Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

# Insolvency Statistics in Canada

2014

Canada

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Protecting the integrity of the insolvency system

Protéger l'intégrité du système d'insolvabilité

## Tables

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## Glossary

**Bankruptcy:** The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

**Business:** Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

**Census Metropolitan Area (CMA):** Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

**Consumer:** An individual with more than 50 percent of total liabilities related to consumer goods and services.

**Dividends:** Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

**Economic Region (ER):** Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

**Insolvency:** In the context of this report, a bankruptcy or a proposal.

**North American Industry Classification System (NAICS):** Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

**Proposal:** An offer to creditors to settle debts under conditions other than existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

**Receivership:** Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

***Note:***
The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

## Table 1: Total Insolvencies

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Newfoundland and Labrador** | **1,575** | **1,710** | **-7.9** | **119,861,858** | **184,634,073** |
| Bankruptcies | 1,375 | 1,545 | -11.0 | 88,631,391 | 151,171,716 |
| Proposals | 200 | 165 | 21.2 | 31,230,467 | 33,462,357 |
| **Prince Edward Island** | **739** | **640** | **15.5** | **54,252,146** | **114,524,911** |
| Bankruptcies | 515 | 458 | 12.4 | 31,620,148 | 72,038,465 |
| Proposals | 224 | 182 | 23.1 | 22,631,998 | 42,486,446 |
| **Nova Scotia** | **5,304** | **4,771** | **11.2** | **446,204,169** | **587,885,619** |
| Bankruptcies | 3,778 | 3,379 | 11.8 | 249,979,510 | 397,202,543 |
| Proposals | 1,526 | 1,392 | 9.6 | 196,224,659 | 190,683,076 |
| **New Brunswick** | **4,395** | **4,037** | **8.9** | **378,268,055** | **595,545,679** |
| Bankruptcies | 3,089 | 2,910 | 6.2 | 213,750,860 | 394,742,315 |
| Proposals | 1,306 | 1,127 | 15.9 | 164,517,195 | 200,803,364 |
| **Quebec** | **43,891** | **42,127** | **4.2** | **3,390,901,079** | **7,070,982,298** |
| Bankruptcies | 26,137 | 26,812 | -2.5 | 1,330,098,513 | 3,667,420,881 |
| Proposals | 17,754 | 15,315 | 15.9 | 2,060,802,566 | 3,403,561,417 |
| **Ontario** | **42,198** | **45,354** | **-7.0** | **3,804,668,818** | **6,323,805,165** |
| Bankruptcies | 20,069 | 22,731 | -11.7 | 1,125,165,361 | 3,263,557,386 |
| Proposals | 22,129 | 22,623 | -2.2 | 2,679,503,457 | 3,060,247,779 |
| **Manitoba** | **1,948** | **1,919** | **1.5** | **170,253,517** | **238,517,622** |
| Bankruptcies | 1,248 | 1,269 | -1.7 | 88,062,111 | 162,176,171 |
| Proposals | 700 | 650 | 7.7 | 82,191,406 | 76,341,451 |
| **Saskatchewan** | **2,062** | **1,805** | **14.2** | **271,252,737** | **317,650,796** |
| Bankruptcies | 1,182 | 1,106 | 6.9 | 106,502,991 | 167,600,248 |
| Proposals | 880 | 699 | 25.9 | 164,749,746 | 150,050,548 |
| **Alberta** | **8,422** | **8,452** | **-0.4** | **1,494,169,071** | **2,174,682,820** |
| Bankruptcies | 3,964 | 4,826 | -17.9 | 790,435,978 | 1,400,661,875 |
| Proposals | 4,458 | 3,626 | 22.9 | 703,733,093 | 774,020,945 |
| **British Columbia** | **11,639** | **12,057** | **-3.5** | **1,596,328,972** | **2,635,350,233** |
| Bankruptcies | 6,545 | 7,319 | -10.6 | 741,351,469 | 1,816,608,228 |
| Proposals | 5,094 | 4,738 | 7.5 | 854,977,503 | 818,742,005 |
| **Northwest Territories** | **49** | **51** | **-3.9** | **3,656,825** | **6,726,744** |
| Bankruptcies | 26 | 31 | -16.1 | 1,960,327 | 3,720,389 |
| Proposals | 23 | 20 | 15.0 | 1,696,498 | 3,006,355 |
| **Yukon** | **40** | **31** | **29.0** | **1,340,742** | **4,044,761** |
| Bankruptcies | 22 | 22 | 0.0 | 535,429 | 2,430,493 |
| Proposals | 18 | 9 | 100.0 | 805,313 | 1,614,268 |
| **Nunavut** | **7** | **5** | **40.0** | **327,504** | **1,650,635** |
| Bankruptcies | 5 | 3 | 66.7 | 284,173 | 1,478,522 |
| Proposals | 2 | 2 | 0.0 | 43,331 | 172,113 |
| **Canada** | **122,269** | **122,959** | **-0.6** | **11,731,485,493** | **20,256,001,356** |
| **Bankruptcies** | **67,955** | **72,411** | **-6.2** | **4,768,378,261** | **11,500,809,232** |
| **Proposals** | **54,314** | **50,548** | **7.5** | **6,963,107,232** | **8,755,192,124** |

## Table 2: Insolvencies Filed by Consumers

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Newfoundland and Labrador** | **1,545** | **1,678** | **-7.9** | **117,874,158** | **174,068,537** |
| Bankruptcies | 1,348 | 1,524 | -11.5 | 86,706,122 | 140,890,160 |
| Proposals | 197 | 154 | 27.9 | 31,168,036 | 33,178,377 |
| **Prince Edward Island** | **721** | **617** | **16.9** | **49,592,012** | **79,036,635** |
| Bankruptcies | 502 | 440 | 14.1 | 28,446,729 | 53,303,928 |
| Proposals | 219 | 177 | 23.7 | 21,145,283 | 25,732,707 |
| **Nova Scotia** | **5,227** | **4,660** | **12.2** | **436,638,399** | **555,012,300** |
| Bankruptcies | 3,726 | 3,295 | 13.1 | 242,015,535 | 368,937,894 |
| Proposals | 1,501 | 1,365 | 10.0 | 194,622,864 | 186,074,406 |
| **New Brunswick** | **4,308** | **3,955** | **8.9** | **364,718,286** | **534,889,842** |
| Bankruptcies | 3,021 | 2,846 | 6.1 | 204,185,916 | 362,383,707 |
| Proposals | 1,287 | 1,109 | 16.1 | 160,532,370 | 172,506,135 |
| **Quebec** | **41,554** | **39,947** | **4.0** | **3,103,355,965** | **4,544,884,665** |
| Bankruptcies | 24,447 | 25,221 | -3.1 | 1,116,012,236 | 2,624,920,908 |
| Proposals | 17,107 | 14,726 | 16.2 | 1,987,343,729 | 1,919,963,757 |
| **Ontario** | **41,108** | **44,134** | **-6.9** | **3,617,710,418** | **4,952,965,462** |
| Bankruptcies | 19,234 | 21,773 | -11.7 | 960,600,708 | 2,234,017,695 |
| Proposals | 21,874 | 22,361 | -2.2 | 2,657,109,710 | 2,718,947,767 |
| **Manitoba** | **1,891** | **1,852** | **2.1** | **155,837,930** | **209,882,697** |
| Bankruptcies | 1,200 | 1,214 | -1.2 | 75,275,370 | 134,742,549 |
| Proposals | 691 | 638 | 8.3 | 80,562,560 | 75,140,148 |
| **Saskatchewan** | **1,938** | **1,690** | **14.7** | **255,882,058** | **271,232,844** |
| Bankruptcies | 1,105 | 1,038 | 6.5 | 99,342,347 | 143,109,678 |
| Proposals | 833 | 652 | 27.8 | 156,539,711 | 128,123,166 |
| **Alberta** | **8,281** | **8,258** | **0.3** | **1,005,142,306** | **1,334,780,427** |
| Bankruptcies | 3,859 | 4,689 | -17.7 | 321,959,047 | 604,617,681 |
| Proposals | 4,422 | 3,569 | 23.9 | 683,183,259 | 730,162,746 |
| **British Columbia** | **11,383** | **11,802** | **-3.6** | **1,318,196,621** | **1,926,281,148** |
| Bankruptcies | 6,345 | 7,130 | -11.0 | 559,706,328 | 1,135,856,681 |
| Proposals | 5,038 | 4,672 | 7.8 | 758,490,293 | 790,424,467 |
| **Northwest Territories** | **49** | **51** | **-3.9** | **3,656,825** | **6,726,744** |
| Bankruptcies | 26 | 31 | -16.1 | 1,960,327 | 3,720,389 |
| Proposals | 23 | 20 | 15.0 | 1,696,498 | 3,006,355 |
| **Yukon** | **39** | **29** | **34.5** | **1,340,742** | **4,044,761** |
| Bankruptcies | 22 | 20 | 10.0 | 535,429 | 2,430,493 |
| Proposals | 17 | 9 | 88.9 | 805,313 | 1,614,268 |
| **Nunavut** | **6** | **5** | **20.0** | **48,045** | **461,980** |
| Bankruptcies | 4 | 3 | 33.3 | 4,714 | 289,867 |
| Proposals | 2 | 2 | 0.0 | 43,331 | 172,113 |
| **Canada** | **118,050** | **118,678** | **-0.5** | **10,429,993,765** | **14,594,268,042** |
| **Bankruptcies** | **64,839** | **69,224** | **-6.3** | **3,696,750,808** | **7,809,221,630** |
| **Proposals** | **53,211** | **49,454** | **7.6** | **6,733,242,957** | **6,785,046,412** |

## Table 3: Insolvencies Filed by Businesses

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Newfoundland and Labrador** | **30** | **32** | **-6.3** | **1,987,700** | **10,565,536** |
| Bankruptcies | 27 | 21 | 28.6 | 1,925,269 | 10,281,556 |
| Proposals | 3 | 11 | -72.7 | 62,431 | 283,980 |
| **Prince Edward Island** | **18** | **23** | **-21.7** | **4,660,134** | **35,488,276** |
| Bankruptcies | 13 | 18 | -27.8 | 3,173,419 | 18,734,537 |
| Proposals | 5 | 5 | 0.0 | 1,486,715 | 16,753,739 |
| **Nova Scotia** | **77** | **111** | **-30.6** | **9,565,770** | **32,873,319** |
| Bankruptcies | 52 | 84 | -38.1 | 7,963,975 | 28,264,649 |
| Proposals | 25 | 27 | -7.4 | 1,601,795 | 4,608,670 |
| **New Brunswick** | **87** | **82** | **6.1** | **13,549,769** | **60,655,837** |
| Bankruptcies | 68 | 64 | 6.3 | 9,564,944 | 32,358,608 |
| Proposals | 19 | 18 | 5.6 | 3,984,825 | 28,297,229 |
| **Quebec** | **2,337** | **2,180** | **7.2** | **287,545,114** | **2,526,097,633** |
| Bankruptcies | 1,690 | 1,591 | 6.2 | 214,086,277 | 1,042,499,973 |
| Proposals | 647 | 589 | 9.8 | 73,458,837 | 1,483,597,660 |
| **Ontario** | **1,090** | **1,220** | **-10.7** | **186,958,400** | **1,370,839,703** |
| Bankruptcies | 835 | 958 | -12.8 | 164,564,653 | 1,029,539,691 |
| Proposals | 255 | 262 | -2.7 | 22,393,747 | 341,300,012 |
| **Manitoba** | **57** | **67** | **-14.9** | **14,415,587** | **28,634,925** |
| Bankruptcies | 48 | 55 | -12.7 | 12,786,741 | 27,433,622 |
| Proposals | 9 | 12 | -25.0 | 1,628,846 | 1,201,303 |
| **Saskatchewan** | **124** | **115** | **7.8** | **15,370,679** | **46,417,952** |
| Bankruptcies | 77 | 68 | 13.2 | 7,160,644 | 24,490,570 |
| Proposals | 47 | 47 | 0.0 | 8,210,035 | 21,927,382 |
| **Alberta** | **141** | **194** | **-27.3** | **489,026,765** | **839,902,393** |
| Bankruptcies | 105 | 137 | -23.4 | 468,476,931 | 796,044,194 |
| Proposals | 36 | 57 | -36.8 | 20,549,834 | 43,858,199 |
| **British Columbia** | **256** | **255** | **0.4** | **278,132,351** | **709,069,085** |
| Bankruptcies | 200 | 189 | 5.8 | 181,645,141 | 680,751,547 |
| Proposals | 56 | 66 | -15.2 | 96,487,210 | 28,317,538 |
| **Northwest Territories** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Yukon** | **1** | **2** | **-50.0** | **0** | **0** |
| Bankruptcies | 0 | 2 | -100.0 | 0 | 0 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Nunavut** | **1** | **0** | **--** | **279,459** | **1,188,655** |
| Bankruptcies | 1 | 0 | -- | 279,459 | 1,188,655 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Canada** | **4,219** | **4,281** | **-1.4** | **1,301,491,728** | **5,661,733,314** |
| **Bankruptcies** | **3,116** | **3,187** | **-2.2** | **1,071,627,453** | **3,691,587,602** |
| **Proposals** | **1,103** | **1,094** | **0.8** | **229,864,275** | **1,970,145,712** |

## Table 4: Insolvencies by NAICS Economic Sectors, Canada

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **88** | **133** | **-33.8** | **42,905,609** | **140,948,527** |
| Bankruptcies | 60 | 93 | -35.5 | 28,337,742 | 82,649,241 |
| Proposals | 28 | 40 | -30.0 | 14,567,867 | 58,299,286 |
| **Mining and Oil and Gas Extraction** | **40** | **33** | **21.2** | **17,306,566** | **166,368,186** |
| Bankruptcies | 20 | 15 | 33.3 | 16,954,976 | 47,350,509 |
| Proposals | 20 | 18 | 11.1 | 351,590 | 119,017,677 |
| **Utilities** | **13** | **10** | **30.0** | **1,080,929** | **5,357,310** |
| Bankruptcies | 9 | 5 | 80.0 | 1,080,925 | 4,978,934 |
| Proposals | 4 | 5 | -20.0 | 4 | 378,376 |
| **Construction** | **719** | **748** | **-3.9** | **143,941,635** | **733,683,381** |
| Bankruptcies | 530 | 564 | -6.0 | 122,524,214 | 568,950,970 |
| Proposals | 189 | 184 | 2.7 | 21,417,421 | 164,732,411 |
| **Manufacturing** | **386** | **423** | **-8.7** | **83,915,892** | **537,132,215** |
| Bankruptcies | 276 | 295 | -6.4 | 74,457,331 | 303,986,183 |
| Proposals | 110 | 128 | -14.1 | 9,458,561 | 233,146,032 |
| **Wholesale Trade** | **226** | **231** | **-2.2** | **29,178,007** | **457,575,077** |
| Bankruptcies | 155 | 161 | -3.7 | 24,342,907 | 259,412,416 |
| Proposals | 71 | 70 | 1.4 | 4,835,100 | 198,162,661 |
| **Retail Trade** | **498** | **528** | **-5.7** | **65,688,482** | **722,173,454** |
| Bankruptcies | 376 | 421 | -10.7 | 35,119,210 | 195,967,894 |
| Proposals | 122 | 107 | 14.0 | 30,569,272 | 526,205,560 |
| **Transportation and Warehousing** | **273** | **237** | **15.2** | **28,531,886** | **137,624,153** |
| Bankruptcies | 185 | 187 | -1.1 | 21,734,859 | 81,737,482 |
| Proposals | 88 | 50 | 76.0 | 6,797,027 | 55,886,671 |
| **Information and Cultural Industries** | **71** | **52** | **36.5** | **6,090,080** | **76,094,879** |
| Bankruptcies | 50 | 42 | 19.0 | 4,934,802 | 63,312,107 |
| Proposals | 21 | 10 | 110.0 | 1,155,278 | 12,782,772 |
| **Finance and Insurance** | **80** | **78** | **2.6** | **209,743,990** | **399,550,697** |
| Bankruptcies | 64 | 63 | 1.6 | 195,079,307 | 249,335,700 |
| Proposals | 16 | 15 | 6.7 | 14,664,683 | 150,214,997 |
| **Real Estate and Rental and Leasing** | **134** | **144** | **-6.9** | **526,617,548** | **1,078,554,751** |
| Bankruptcies | 101 | 109 | -7.3 | 434,569,009 | 863,059,170 |
| Proposals | 33 | 35 | -5.7 | 92,048,539 | 215,495,581 |
| **Professional, Scientific and Technical Services** | **308** | **304** | **1.3** | **42,500,649** | **436,825,436** |
| Bankruptcies | 242 | 219 | 10.5 | 28,624,797 | 373,782,415 |
| Proposals | 66 | 85 | -22.4 | 13,875,852 | 63,043,021 |
| **Management of Companies and Enterprises** | **59** | **69** | **-14.5** | **8,507,244** | **80,338,882** |
| Bankruptcies | 47 | 46 | 2.2 | 7,030,136 | 46,329,941 |
| Proposals | 12 | 23 | -47.8 | 1,477,108 | 34,008,941 |

## Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **223** | **199** | **12.1** | **18,560,794** | **122,622,112** |
| Bankruptcies | 157 | 148 | 6.1 | 15,556,392 | 80,422,760 |
| Proposals | 66 | 51 | 29.4 | 3,004,402 | 42,199,352 |
| **Educational Services** | **52** | **35** | **48.6** | **5,833,151** | **40,513,484** |
| Bankruptcies | 44 | 26 | 69.2 | 5,726,390 | 35,388,974 |
| Proposals | 8 | 9 | -11.1 | 106,761 | 5,124,510 |
| **Health Care and Social Assistance** | **99** | **67** | **47.8** | **11,936,103** | **68,487,731** |
| Bankruptcies | 73 | 51 | 43.1 | 9,774,898 | 50,571,748 |
| Proposals | 26 | 16 | 62.5 | 2,161,205 | 17,915,983 |
| **Arts, Entertainment and Recreation** | **84** | **81** | **3.7** | **2,840,879** | **25,550,599** |
| Bankruptcies | 68 | 68 | 0.0 | 2,827,876 | 24,209,682 |
| Proposals | 16 | 13 | 23.1 | 13,003 | 1,340,917 |
| **Accommodation and Food Services** | **660** | **660** | **0.0** | **37,443,402** | **270,367,276** |
| Bankruptcies | 493 | 480 | 2.7 | 31,781,474 | 215,994,747 |
| Proposals | 167 | 180 | -7.2 | 5,661,928 | 54,372,529 |
| **Other Services (except Public Administration)** | **205** | **249** | **-17.7** | **18,868,882** | **161,648,824** |
| Bankruptcies | 165 | 194 | -14.9 | 11,170,208 | 143,830,389 |
| Proposals | 40 | 55 | -27.3 | 7,698,674 | 17,818,435 |
| **Public Administration** | **1** | **0** | **–** | **0** | **316,340** |
| Bankruptcies | 1 | 0 | – | 0 | 316,340 |
| Proposals | 0 | 0 | – | 0 | 0 |
| **Total** | **4,219** | **4,281** | **-1.4** | **1,301,491,728** | **5,661,733,314** |
| **Bankruptcies** | **3,116** | **3,187** | **-2.2** | **1,071,627,453** | **3,691,587,602** |
| **Proposals** | **1,103** | **1,094** | **0.8** | **229,864,275** | **1,970,145,712** |

## Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **1** | **7** | **-85.7** | **44,001** | **179,637** |
| Bankruptcies | 1 | 2 | -50.0 | 44,001 | 179,637 |
| Proposals | 0 | 5 | -100.0 | 0 | 0 |
| **Mining and Oil and Gas Extraction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **12** | **10** | **20.0** | **364,684** | **4,574,685** |
| Bankruptcies | 10 | 8 | 25.0 | 347,284 | 4,400,764 |
| Proposals | 2 | 2 | 0.0 | 17,400 | 173,921 |
| **Manufacturing** | **1** | **2** | **-50.0** | **10,002** | **106,650** |
| Bankruptcies | 1 | 0 | -- | 10,002 | 106,650 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Wholesale Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **5** | **2** | **150.0** | **786,701** | **1,520,111** |
| Bankruptcies | 5 | 2 | 150.0 | 786,701 | 1,520,111 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Transportation and Warehousing** | **2** | **2** | **0.0** | **18,080** | **253,246** |
| Bankruptcies | 2 | 2 | 0.0 | 18,080 | 253,246 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **1** | **3** | **-66.7** | **0** | **235,446** |
| Bankruptcies | 1 | 3 | -66.7 | 0 | 235,446 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Management of Companies and Enterprises** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **2** | **0** | -- | **55,231** | **224,513** |
| Bankruptcies | 1 | 0 | -- | 10,200 | 114,454 |
| Proposals | 1 | 0 | -- | 45,031 | 110,059 |
| **Educational Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **3** | **5** | **-40.0** | **701,000** | **1,818,072** |
| Bankruptcies | 3 | 3 | 0.0 | 701,000 | 1,818,072 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Other Services (except Public Administration)** | **3** | **1** | **200.0** | **8,001** | **1,653,176** |
| Bankruptcies | 3 | 1 | 200.0 | 8,001 | 1,653,176 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **30** | **32** | **-6.3** | **1,987,700** | **10,565,536** |
| **Bankruptcies** | **27** | **21** | **28.6** | **1,925,269** | **10,281,556** |
| **Proposals** | **3** | **11** | **-72.7** | **62,431** | **283,980** |

## Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **6** | **8** | **-25.0** | **639,466** | **11,689,816** |
| Bankruptcies | 3 | 7 | -57.1 | 490,751 | 719,166 |
| Proposals | 3 | 1 | 200.0 | 148,715 | 10,970,650 |
| **Mining and Oil and Gas Extraction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **5** | **4** | **25.0** | **1,723,875** | **3,318,367** |
| Bankruptcies | 5 | 1 | 400.0 | 1,723,875 | 3,318,367 |
| Proposals | 0 | 3 | -100.0 | 0 | 0 |
| **Manufacturing** | **3** | **2** | **50.0** | **1,671,200** | **16,726,183** |
| Bankruptcies | 1 | 2 | -50.0 | 333,200 | 10,943,094 |
| Proposals | 2 | 0 | -- | 1,338,000 | 5,783,089 |
| **Wholesale Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **1** | **1** | **0.0** | **221,500** | **433,403** |
| Bankruptcies | 1 | 1 | 0.0 | 221,500 | 433,403 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Transportation and Warehousing** | **2** | **0** | **--** | **139,093** | **2,964,048** |
| Bankruptcies | 2 | 0 | -- | 139,093 | 2,964,048 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **0** | **3** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 2 | -100.0 | 0 | 0 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Management of Companies and Enterprises** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Educational Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **1** | **0** | -- | **265,000** | **356,459** |
| Bankruptcies | 1 | 0 | -- | 265,000 | 356,459 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **0** | **4** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 4 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Other Services (except Public Administration)** | **0** | **1** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **18** | **23** | **-21.7** | **4,660,134** | **35,488,276** |
| **Bankruptcies** | **13** | **18** | **-27.8** | **3,173,419** | **18,734,537** |
| **Proposals** | **5** | **5** | **0.0** | **1,486,715** | **16,753,739** |

## Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **3** | **8** | **-62.5** | **365,372** | **678,109** |
| Bankruptcies | 2 | 4 | -50.0 | 238,801 | 416,319 |
| Proposals | 1 | 4 | -75.0 | 126,571 | 261,790 |
| **Mining and Oil and Gas Extraction** | **2** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 2 | 0 | -- | 0 | 0 |
| **Utilities** | **2** | **1** | **100.0** | **1,018,424** | **1,638,589** |
| Bankruptcies | 2 | 0 | -- | 1,018,424 | 1,638,589 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Construction** | **6** | **14** | **-57.1** | **143,205** | **2,952,518** |
| Bankruptcies | 4 | 14 | -71.4 | 139,701 | 1,965,851 |
| Proposals | 2 | 0 | -- | 3,504 | 986,667 |
| **Manufacturing** | **7** | **14** | **-50.0** | **1,230,253** | **2,834,762** |
| Bankruptcies | 5 | 12 | -58.3 | 1,230,253 | 2,834,762 |
| Proposals | 2 | 2 | 0.0 | 0 | 0 |
| **Wholesale Trade** | **3** | **7** | **-57.1** | **48,500** | **164,115** |
| Bankruptcies | 3 | 5 | -40.0 | 48,500 | 164,115 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Retail Trade** | **6** | **14** | **-57.1** | **1,890,175** | **2,779,111** |
| Bankruptcies | 4 | 13 | -69.2 | 1,839,512 | 2,718,201 |
| Proposals | 2 | 1 | 100.0 | 50,663 | 60,910 |
| **Transportation and Warehousing** | **4** | **7** | **-42.9** | **484,016** | **829,506** |
| Bankruptcies | 3 | 4 | -25.0 | 474,016 | 656,106 |
| Proposals | 1 | 3 | -66.7 | 10,000 | 173,400 |
| **Information and Cultural Industries** | **2** | **0** | **--** | **527,004** | **357,792** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 2 | 0 | -- | 527,004 | 357,792 |
| **Finance and Insurance** | **1** | **0** | **--** | **13,502** | **197,869** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 1 | 0 | -- | 13,502 | 197,869 |
| **Real Estate and Rental and Leasing** | **2** | **11** | **-81.8** | **15,069** | **312,628** |
| Bankruptcies | 0 | 6 | -100.0 | 0 | 0 |
| Proposals | 2 | 5 | -60.0 | 15,069 | 312,628 |
| **Professional, Scientific and Technical Services** | **3** | **5** | **-40.0** | **197,020** | **623,996** |
| Bankruptcies | 3 | 3 | 0.0 | 197,020 | 623,996 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Management of Companies and Enterprises** | **1** | **2** | **-50.0** | **95,502** | **1,656,511** |
| Bankruptcies | 1 | 2 | -50.0 | 95,502 | 1,656,511 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **4** | **3** | **33.3** | **132,500** | **1,121,332** |
| Bankruptcies | 1 | 3 | -66.7 | 8,500 | 107,652 |
| Proposals | 3 | 0 | – | 124,000 | 1,013,680 |
| **Educational Services** | **2** | **1** | **100.0** | **32** | **8,921,734** |
| Bankruptcies | 2 | 0 | – | 32 | 8,921,734 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Health Care and Social Assistance** | **7** | **2** | **250.0** | **673,968** | **1,856,549** |
| Bankruptcies | 3 | 1 | 200.0 | 304,786 | 1,057,517 |
| Proposals | 4 | 1 | 300.0 | 369,182 | 799,032 |
| **Arts, Entertainment and Recreation** | **1** | **1** | **0.0** | **19,501** | **111,948** |
| Bankruptcies | 1 | 1 | 0.0 | 19,501 | 111,948 |
| Proposals | 0 | 0 | – | 0 | 0 |
| **Accommodation and Food Services** | **14** | **14** | **0.0** | **2,300,214** | **4,632,750** |
| Bankruptcies | 12 | 13 | -7.7 | 1,937,914 | 4,187,848 |
| Proposals | 2 | 1 | 100.0 | 362,300 | 444,902 |
| **Other Services (except Public Administration)** | **7** | **7** | **0.0** | **411,513** | **1,203,500** |
| Bankruptcies | 6 | 3 | 100.0 | 411,513 | 1,203,500 |
| Proposals | 1 | 4 | -75.0 | 0 | 0 |
| **Public Administration** | **0** | **0** | **–** | **0** | **0** |
| Bankruptcies | 0 | 0 | – | 0 | 0 |
| Proposals | 0 | 0 | – | 0 | 0 |
| **Total** | **77** | **111** | **-30.6** | **9,565,770** | **32,873,319** |
| **Bankruptcies** | **52** | **84** | **-38.1** | **7,963,975** | **28,264,649** |
| **Proposals** | **25** | **27** | **-7.4** | **1,601,795** | **4,608,670** |

## Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **3** | **7** | **-57.1** | **314,640** | **1,014,135** |
| Bankruptcies | 2 | 4 | -50.0 | 314,640 | 1,013,135 |
| Proposals | 1 | 3 | -66.7 | 0 | 1,000 |
| **Mining and Oil and Gas Extraction** | **0** | **2** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 2 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **14** | **15** | **-6.7** | **952,401** | **6,758,773** |
| Bankruptcies | 11 | 11 | 0.0 | 642,490 | 2,937,722 |
| Proposals | 3 | 4 | -25.0 | 309,911 | 3,821,051 |
| **Manufacturing** | **10** | **8** | **25.0** | **3,396,386** | **20,414,293** |
| Bankruptcies | 6 | 5 | 20.0 | 3,396,386 | 12,574,965 |
| Proposals | 4 | 3 | 33.3 | 0 | 7,839,328 |
| **Wholesale Trade** | **2** | **0** | **--** | **35,069** | **469,761** |
| Bankruptcies | 2 | 0 | -- | 35,069 | 469,761 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **12** | **11** | **9.1** | **901,898** | **2,752,060** |
| Bankruptcies | 11 | 10 | 10.0 | 881,648 | 2,634,087 |
| Proposals | 1 | 1 | 0.0 | 20,250 | 117,973 |
| **Transportation and Warehousing** | **8** | **9** | **-11.1** | **3,647,409** | **11,388,288** |
| Bankruptcies | 5 | 8 | -37.5 | 321,641 | 855,526 |
| Proposals | 3 | 1 | 200.0 | 3,325,768 | 10,532,762 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **1** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **7** | **4** | **75.0** | **1,312,216** | **4,956,424** |
| Bankruptcies | 5 | 2 | 150.0 | 1,312,216 | 3,454,189 |
| Proposals | 2 | 2 | 0.0 | 0 | 1,502,235 |
| **Professional, Scientific and Technical Services** | **2** | **4** | **-50.0** | **93,503** | **1,019,551** |
| Bankruptcies | 2 | 2 | 0.0 | 93,503 | 1,019,551 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Management of Companies and Enterprises** | **1** | **1** | **0.0** | **313,000** | **342,907** |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 1 | 0 | -- | 313,000 | 342,907 |

## Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **7** | **3** | **133.3** | **278,649** | **1,655,948** |
| Bankruptcies | 6 | 3 | 100.0 | 262,753 | 1,631,147 |
| Proposals | 1 | 0 | -- | 15,896 | 24,801 |
| **Educational Services** | **3** | **1** | **200.0** | **912,008** | **1,257,991** |
| Bankruptcies | 2 | 1 | 100.0 | 912,008 | 262,425 |
| Proposals | 1 | 0 | -- | 0 | 995,566 |
| **Health Care and Social Assistance** | **4** | **2** | **100.0** | **571,575** | **2,029,208** |
| Bankruptcies | 4 | 2 | 100.0 | 571,575 | 2,029,208 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **1** | **1** | **0.0** | **50,905** | **137,039** |
| Bankruptcies | 1 | 1 | 0.0 | 50,905 | 137,039 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **11** | **7** | **57.1** | **767,500** | **5,959,868** |
| Bankruptcies | 9 | 7 | 28.6 | 767,500 | 2,840,262 |
| Proposals | 2 | 0 | -- | 0 | 3,119,606 |
| **Other Services (except Public Administration)** | **2** | **6** | **-66.7** | **2,610** | **499,591** |
| Bankruptcies | 2 | 4 | -50.0 | 2,610 | 499,591 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **87** | **82** | **6.1** | **13,549,769** | **60,655,837** |
| **Bankruptcies** | **68** | **64** | **6.3** | **9,564,944** | **32,358,608** |
| **Proposals** | **19** | **18** | **5.6** | **3,984,825** | **28,297,229** |

## Table 4e: Insolvencies by NAICS Economic Sectors, Quebec

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **49** | **35** | **40.0** | **25,913,616** | **74,830,113** |
| Bankruptcies | 35 | 24 | 45.8 | 15,713,802 | 43,389,319 |
| Proposals | 14 | 11 | 27.3 | 10,199,814 | 31,440,794 |
| **Mining and Oil and Gas Extraction** | **8** | **10** | **-20.0** | **272,021** | **118,999,393** |
| Bankruptcies | 3 | 4 | -25.0 | 272,018 | 728,665 |
| Proposals | 5 | 6 | -16.7 | 3 | 118,270,728 |
| **Utilities** | **5** | **3** | **66.7** | **4** | **529,179** |
| Bankruptcies | 1 | 1 | 0.0 | 0 | 150,803 |
| Proposals | 4 | 2 | 100.0 | 4 | 378,376 |
| **Construction** | **337** | **303** | **11.2** | **48,877,488** | **290,006,854** |
| Bankruptcies | 225 | 206 | 9.2 | 36,922,143 | 153,305,225 |
| Proposals | 112 | 97 | 15.5 | 11,955,345 | 136,701,629 |
| **Manufacturing** | **209** | **215** | **-2.8** | **29,030,549** | **318,527,170** |
| Bankruptcies | 140 | 141 | -0.7 | 23,604,802 | 108,373,568 |
| Proposals | 69 | 74 | -6.8 | 5,425,747 | 210,153,602 |
| **Wholesale Trade** | **141** | **145** | **-2.8** | **19,308,747** | **176,935,780** |
| Bankruptcies | 97 | 95 | 2.1 | 17,284,824 | 69,323,710 |
| Proposals | 44 | 50 | -12.0 | 2,023,923 | 107,612,070 |
| **Retail Trade** | **271** | **271** | **0.0** | **38,708,786** | **438,629,830** |
| Bankruptcies | 204 | 220 | -7.3 | 16,488,080 | 95,070,375 |
| Proposals | 67 | 51 | 31.4 | 22,220,706 | 343,559,455 |
| **Transportation and Warehousing** | **148** | **118** | **25.4** | **4,829,954** | **47,561,419** |
| Bankruptcies | 94 | 94 | 0.0 | 4,733,782 | 17,916,507 |
| Proposals | 54 | 24 | 125.0 | 96,172 | 29,644,912 |
| **Information and Cultural Industries** | **41** | **26** | **57.7** | **3,915,341** | **31,643,793** |
| Bankruptcies | 34 | 21 | 61.9 | 3,375,878 | 26,024,078 |
| Proposals | 7 | 5 | 40.0 | 539,463 | 5,619,715 |
| **Finance and Insurance** | **43** | **43** | **0.0** | **28,132,333** | **166,570,570** |
| Bankruptcies | 38 | 32 | 18.8 | 28,132,330 | 54,629,435 |
| Proposals | 5 | 11 | -54.5 | 3 | 111,941,135 |
| **Real Estate and Rental and Leasing** | **76** | **70** | **8.6** | **21,481,030** | **312,564,129** |
| Bankruptcies | 56 | 54 | 3.7 | 21,259,422 | 98,918,320 |
| Proposals | 20 | 16 | 25.0 | 221,608 | 213,645,809 |
| **Professional, Scientific and Technical Services** | **182** | **157** | **15.9** | **24,840,388** | **136,354,994** |
| Bankruptcies | 145 | 121 | 19.8 | 15,540,486 | 100,374,494 |
| Proposals | 37 | 36 | 2.8 | 9,299,902 | 35,980,500 |
| **Management of Companies and Enterprises** | **31** | **36** | **-13.9** | **1,293,345** | **43,802,951** |
| Bankruptcies | 26 | 26 | 0.0 | 693,344 | 11,208,423 |
| Proposals | 5 | 10 | -50.0 | 600,001 | 32,594,528 |

## Table 4e: Insolvencies by NAICS Economic Sectors, Quebec (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **120** | **112** | **7.1** | **11,161,831** | **78,618,905** |
| Bankruptcies | 77 | 82 | -6.1 | 8,683,949 | 39,236,493 |
| Proposals | 43 | 30 | 43.3 | 2,477,882 | 39,382,412 |
| **Educational Services** | **17** | **13** | **30.8** | **1,094,847** | **6,443,887** |
| Bankruptcies | 16 | 11 | 45.5 | 1,094,847 | 6,323,887 |
| Proposals | 1 | 2 | -50.0 | 0 | 120,000 |
| **Health Care and Social Assistance** | **41** | **31** | **32.3** | **2,596,988** | **30,552,676** |
| Bankruptcies | 32 | 25 | 28.0 | 2,494,776 | 21,989,944 |
| Proposals | 9 | 6 | 50.0 | 102,212 | 8,562,732 |
| **Arts, Entertainment and Recreation** | **43** | **51** | **-15.7** | **950,303** | **7,974,503** |
| Bankruptcies | 36 | 42 | -14.3 | 944,301 | 6,708,586 |
| Proposals | 7 | 9 | -22.2 | 6,002 | 1,265,917 |
| **Accommodation and Food Services** | **452** | **407** | **11.1** | **12,267,874** | **127,624,233** |
| Bankruptcies | 327 | 285 | 14.7 | 10,690,366 | 84,357,961 |
| Proposals | 125 | 122 | 2.5 | 1,577,508 | 43,266,272 |
| **Other Services (except Public Administration)** | **122** | **134** | **-9.0** | **12,869,669** | **117,610,914** |
| Bankruptcies | 103 | 107 | -3.7 | 6,157,127 | 104,153,840 |
| Proposals | 19 | 27 | -29.6 | 6,712,542 | 13,457,074 |
| **Public Administration** | **1** | **0** | **–** | **0** | **316,340** |
| Bankruptcies | 1 | 0 | – | 0 | 316,340 |
| Proposals | 0 | 0 | – | 0 | 0 |
| **Total** | **2,337** | **2,180** | **7.2** | **287,545,114** | **2,526,097,633** |
| **Bankruptcies** | **1,690** | **1,591** | **6.2** | **214,086,277** | **1,042,499,973** |
| **Proposals** | **647** | **589** | **9.8** | **73,458,837** | **1,483,597,660** |

## Table 4f: Insolvencies by NAICS Economic Sectors, Ontario

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **4** | **24** | **-83.3** | **1,354,002** | **3,243,907** |
| Bankruptcies | 4 | 21 | -81.0 | 1,354,002 | 3,243,907 |
| Proposals | 0 | 3 | -100.0 | 0 | 0 |
| **Mining and Oil and Gas Extraction** | **6** | **3** | **100.0** | **238,801** | **2,232,156** |
| Bankruptcies | 4 | 2 | 100.0 | 238,800 | 2,231,156 |
| Proposals | 2 | 1 | 100.0 | 1 | 1,000 |
| **Utilities** | **6** | **4** | **50.0** | **62,501** | **3,189,542** |
| Bankruptcies | 6 | 3 | 100.0 | 62,501 | 3,189,542 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Construction** | **194** | **248** | **-21.8** | **36,811,347** | **152,337,075** |
| Bankruptcies | 154 | 207 | -25.6 | 31,707,125 | 140,784,179 |
| Proposals | 40 | 41 | -2.4 | 5,104,222 | 11,552,896 |
| **Manufacturing** | **104** | **119** | **-12.6** | **19,742,240** | **97,910,265** |
| Bankruptcies | 83 | 89 | -6.7 | 17,175,344 | 89,929,719 |
| Proposals | 21 | 30 | -30.0 | 2,566,896 | 7,980,546 |
| **Wholesale Trade** | **62** | **56** | **10.7** | **5,525,440** | **179,690,621** |
| Bankruptcies | 41 | 45 | -8.9 | 3,599,638 | 102,304,045 |
| Proposals | 21 | 11 | 90.9 | 1,925,802 | 77,386,576 |
| **Retail Trade** | **137** | **155** | **-11.6** | **14,082,269** | **248,304,148** |
| Bankruptcies | 101 | 122 | -17.2 | 8,191,585 | 69,967,349 |
| Proposals | 36 | 33 | 9.1 | 5,890,684 | 178,336,799 |
| **Transportation and Warehousing** | **68** | **64** | **6.3** | **4,146,920** | **37,553,492** |
| Bankruptcies | 54 | 51 | 5.9 | 1,791,538 | 28,693,717 |
| Proposals | 14 | 13 | 7.7 | 2,355,382 | 8,859,775 |
| **Information and Cultural Industries** | **23** | **21** | **9.5** | **1,279,911** | **42,322,198** |
| Bankruptcies | 11 | 17 | -35.3 | 1,191,100 | 35,516,933 |
| Proposals | 12 | 4 | 200.0 | 88,811 | 6,805,265 |
| **Finance and Insurance** | **25** | **21** | **19.0** | **54,216,596** | **79,315,087** |
| Bankruptcies | 17 | 19 | -10.5 | 53,771,335 | 65,344,845 |
| Proposals | 8 | 2 | 300.0 | 445,261 | 13,970,242 |
| **Real Estate and Rental and Leasing** | **26** | **36** | **-27.8** | **6,191,029** | **18,765,920** |
| Bankruptcies | 22 | 26 | -15.4 | 6,191,029 | 18,763,920 |
| Proposals | 4 | 10 | -60.0 | 0 | 2,000 |
| **Professional, Scientific and Technical Services** | **92** | **100** | **-8.0** | **9,270,973** | **284,062,580** |
| Bankruptcies | 71 | 69 | 2.9 | 8,468,504 | 261,408,226 |
| Proposals | 21 | 31 | -32.3 | 802,469 | 22,654,354 |
| **Management of Companies and Enterprises** | **19** | **26** | **-26.9** | **4,059,234** | **27,332,677** |
| Bankruptcies | 14 | 16 | -12.5 | 3,878,577 | 26,717,351 |
| Proposals | 5 | 10 | -50.0 | 180,657 | 615,326 |

## Table 4f: Insolvencies by NAICS Economic Sectors, Ontario (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **64** | **57** | **12.3** | **4,942,933** | **34,887,638** |
| Bankruptcies | 50 | 43 | 16.3 | 4,845,993 | 33,494,284 |
| Proposals | 14 | 14 | 0.0 | 96,940 | 1,393,354 |
| **Educational Services** | **19** | **17** | **11.8** | **3,335,708** | **17,721,165** |
| Bankruptcies | 15 | 11 | 36.4 | 3,237,048 | 17,352,739 |
| Proposals | 4 | 6 | -33.3 | 98,660 | 368,426 |
| **Health Care and Social Assistance** | **35** | **25** | **40.0** | **1,365,689** | **18,327,252** |
| Bankruptcies | 25 | 19 | 31.6 | 1,353,185 | 14,121,314 |
| Proposals | 10 | 6 | 66.7 | 12,504 | 4,205,938 |
| **Arts, Entertainment and Recreation** | **32** | **19** | **68.4** | **1,281,645** | **11,155,966** |
| Bankruptcies | 23 | 18 | 27.8 | 1,274,644 | 11,080,966 |
| Proposals | 9 | 1 | 800.0 | 7,001 | 75,000 |
| **Accommodation and Food Services** | **124** | **151** | **-17.9** | **15,492,619** | **79,069,723** |
| Bankruptcies | 103 | 118 | -12.7 | 13,055,292 | 73,066,654 |
| Proposals | 21 | 33 | -36.4 | 2,437,327 | 6,003,069 |
| **Other Services (except Public Administration)** | **50** | **74** | **-32.4** | **3,558,543** | **33,418,291** |
| Bankruptcies | 37 | 62 | -40.3 | 3,177,413 | 32,328,845 |
| Proposals | 13 | 12 | 8.3 | 381,130 | 1,089,446 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **1,090** | **1,220** | **-10.7** | **186,958,400** | **1,370,839,703** |
| **Bankruptcies** | **835** | **958** | **-12.8** | **164,564,653** | **1,029,539,691** |
| **Proposals** | **255** | **262** | **-2.7** | **22,393,747** | **341,300,012** |

## Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **4** | **17** | **-76.5** | **1,191,682** | **611,270** |
| Bankruptcies | 2 | 13 | -84.6 | 2,680 | 140,020 |
| Proposals | 2 | 4 | -50.0 | 1,189,002 | 471,250 |
| **Mining and Oil and Gas Extraction** | **4** | **0** | **--** | **1,530,701** | **8,255,423** |
| Bankruptcies | 3 | 0 | -- | 1,530,701 | 8,255,423 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **10** | **7** | **42.9** | **873,242** | **2,735,486** |
| Bankruptcies | 7 | 6 | 16.7 | 433,398 | 2,005,433 |
| Proposals | 3 | 1 | 200.0 | 439,844 | 730,053 |
| **Manufacturing** | **1** | **3** | **-66.7** | **3,700,000** | **4,511,559** |
| Bankruptcies | 1 | 3 | -66.7 | 3,700,000 | 4,511,559 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Wholesale Trade** | **2** | **2** | **0.0** | **1,614,986** | **0** |
| Bankruptcies | 1 | 2 | -50.0 | 1,614,986 | 0 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Retail Trade** | **11** | **15** | **-26.7** | **3,108,397** | **4,571,304** |
| Bankruptcies | 10 | 13 | -23.1 | 3,108,397 | 4,571,304 |
| Proposals | 1 | 2 | -50.0 | 0 | 0 |
| **Transportation and Warehousing** | **6** | **6** | **0.0** | **694,464** | **1,016,865** |
| Bankruptcies | 5 | 6 | -16.7 | 694,464 | 1,016,865 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **2** | **0** | **--** | **48,002** | **65,200** |
| Bankruptcies | 2 | 0 | -- | 48,002 | 65,200 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **1** | **0** | **--** | **161,760** | **23,001** |
| Bankruptcies | 1 | 0 | -- | 161,760 | 23,001 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **4** | **1** | **300.0** | **21,005** | **836,633** |
| Bankruptcies | 4 | 1 | 300.0 | 21,005 | 836,633 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Management of Companies and Enterprises** | **1** | **1** | **0.0** | **45,046** | **1,375,494** |
| Bankruptcies | 1 | 1 | 0.0 | 45,046 | 1,375,494 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **3** | **2** | **50.0** | **66,334** | **716,167** |
| Bankruptcies | 3 | 1 | 200.0 | 66,334 | 716,167 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Educational Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **1** | **1** | **0.0** | **137,393** | **692,648** |
| Bankruptcies | 1 | 1 | 0.0 | 137,393 | 692,648 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **1** | **3** | **-66.7** | **2,483** | **128,051** |
| Bankruptcies | 1 | 0 | -- | 2,483 | 128,051 |
| Proposals | 0 | 3 | -100.0 | 0 | 0 |
| **Accommodation and Food Services** | **4** | **7** | **-42.9** | **727,791** | **2,361,816** |
| Bankruptcies | 4 | 6 | -33.3 | 727,791 | 2,361,816 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Other Services (except Public Administration)** | **2** | **2** | **0.0** | **492,301** | **734,008** |
| Bankruptcies | 2 | 2 | 0.0 | 492,301 | 734,008 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **57** | **67** | **-14.9** | **14,415,587** | **28,634,925** |
| **Bankruptcies** | **48** | **55** | **-12.7** | **12,786,741** | **27,433,622** |
| **Proposals** | **9** | **12** | **-25.0** | **1,628,846** | **1,201,303** |

## Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **5** | **8** | **-37.5** | **824,567** | **4,844,083** |
| Bankruptcies | 1 | 6 | -83.3 | 292,853 | 4,357,686 |
| Proposals | 4 | 2 | 100.0 | 531,714 | 486,397 |
| **Mining and Oil and Gas Extraction** | **3** | **1** | **200.0** | **506,954** | **1,446,160** |
| Bankruptcies | 2 | 0 | -- | 206,953 | 889,340 |
| Proposals | 1 | 1 | 0.0 | 300,001 | 556,820 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **46** | **49** | **-6.1** | **5,035,900** | **12,777,197** |
| Bankruptcies | 34 | 28 | 21.4 | 1,783,213 | 7,959,871 |
| Proposals | 12 | 21 | -42.9 | 3,252,687 | 4,817,326 |
| **Manufacturing** | **5** | **2** | **150.0** | **182,950** | **1,873,468** |
| Bankruptcies | 4 | 2 | 100.0 | 182,950 | 1,873,468 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Wholesale Trade** | **3** | **3** | **0.0** | **1,135,345** | **12,621,853** |
| Bankruptcies | 1 | 2 | -50.0 | 257,478 | 276,896 |
| Proposals | 2 | 1 | 100.0 | 877,867 | 12,344,957 |
| **Retail Trade** | **12** | **10** | **20.0** | **1,890,144** | **4,107,605** |
| Bankruptcies | 8 | 7 | 14.3 | 488,605 | 2,454,030 |
| Proposals | 4 | 3 | 33.3 | 1,401,539 | 1,653,575 |
| **Transportation and Warehousing** | **16** | **9** | **77.8** | **1,660,379** | **2,608,775** |
| Bankruptcies | 6 | 7 | -14.3 | 650,675 | 1,441,910 |
| Proposals | 10 | 2 | 400.0 | 1,009,704 | 1,166,865 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **2** | **1** | **100.0** | **68,114** | **204,033** |
| Bankruptcies | 2 | 0 | -- | 68,114 | 204,033 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Professional, Scientific and Technical Services** | **2** | **4** | **-50.0** | **1,573,006** | **1,132,352** |
| Bankruptcies | 2 | 1 | 100.0 | 1,573,006 | 1,132,352 |
| Proposals | 0 | 3 | -100.0 | 0 | 0 |
| **Management of Companies and Enterprises** | **1** | **0** | **--** | **5,505** | **565,057** |
| Bankruptcies | 1 | 0 | -- | 5,505 | 565,057 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **7** | **4** | **75.0** | **671,505** | **778,144** |
| Bankruptcies | 4 | 4 | 0.0 | 427,702 | 662,248 |
| Proposals | 3 | 0 | – | 243,803 | 115,896 |
| **Educational Services** | **2** | **0** | **–** | **14,200** | **55,890** |
| Bankruptcies | 1 | 0 | – | 7,100 | 30,100 |
| Proposals | 1 | 0 | – | 7,100 | 25,790 |
| **Health Care and Social Assistance** | **3** | **3** | **0.0** | **61,801** | **711,693** |
| Bankruptcies | 2 | 2 | 0.0 | 32,001 | 628,693 |
| Proposals | 1 | 1 | 0.0 | 29,800 | 83,000 |
| **Arts, Entertainment and Recreation** | **1** | **2** | **-50.0** | **262,030** | **351,353** |
| Bankruptcies | 1 | 2 | -50.0 | 262,030 | 351,353 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **6** | **8** | **-25.0** | **642,387** | **781,489** |
| Bankruptcies | 2 | 4 | -50.0 | 122,195 | 412,982 |
| Proposals | 4 | 4 | 0.0 | 520,192 | 368,507 |
| **Other Services (except Public Administration)** | **10** | **11** | **-9.1** | **835,892** | **1,558,800** |
| Bankruptcies | 6 | 3 | 100.0 | 800,264 | 1,250,551 |
| Proposals | 4 | 8 | -50.0 | 35,628 | 308,249 |
| **Public Administration** | **0** | **0** | **–** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **124** | **115** | **7.8** | **15,370,679** | **46,417,952** |
| **Bankruptcies** | **77** | **68** | **13.2** | **7,160,644** | **24,490,570** |
| **Proposals** | **47** | **47** | **0.0** | **8,210,035** | **21,927,382** |

## Table 4i: Insolvencies by NAICS Economic Sectors, Alberta

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **3** | **9** | **-66.7** | **4,253,520** | **8,625,355** |
| Bankruptcies | 2 | 6 | -66.7 | 4,250,469 | 8,544,397 |
| Proposals | 1 | 3 | -66.7 | 3,051 | 80,958 |
| **Mining and Oil and Gas Extraction** | **4** | **12** | **-66.7** | **12,982,846** | **23,389,989** |
| Bankruptcies | 3 | 7 | -57.1 | 12,931,261 | 23,202,860 |
| Proposals | 1 | 5 | -80.0 | 51,585 | 187,129 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **42** | **45** | **-6.7** | **36,440,208** | **160,398,310** |
| Bankruptcies | 39 | 36 | 8.3 | 36,415,206 | 159,458,810 |
| Proposals | 3 | 9 | -66.7 | 25,002 | 939,500 |
| **Manufacturing** | **11** | **25** | **-56.0** | **19,400,129** | **25,169,196** |
| Bankruptcies | 8 | 16 | -50.0 | 19,274,754 | 24,058,654 |
| Proposals | 3 | 9 | -66.7 | 125,375 | 1,110,542 |
| **Wholesale Trade** | **4** | **10** | **-60.0** | **438,817** | **3,488,918** |
| Bankruptcies | 3 | 7 | -57.1 | 431,309 | 2,669,860 |
| Proposals | 1 | 3 | -66.7 | 7,508 | 819,058 |
| **Retail Trade** | **11** | **11** | **0.0** | **1,729,766** | **5,491,118** |
| Bankruptcies | 8 | 7 | 14.3 | 1,728,356 | 5,443,134 |
| Proposals | 3 | 4 | -25.0 | 1,410 | 47,984 |
| **Transportation and Warehousing** | **9** | **17** | **-47.1** | **749,172** | **8,255,047** |
| Bankruptcies | 6 | 11 | -45.5 | 749,171 | 2,746,090 |
| Proposals | 3 | 6 | -50.0 | 1 | 5,508,957 |
| **Information and Cultural Industries** | **1** | **2** | **-50.0** | **175,561** | **1,057,478** |
| Bankruptcies | 1 | 2 | -50.0 | 175,561 | 1,057,478 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **7** | **9** | **-22.2** | **127,165,443** | **144,587,780** |
| Bankruptcies | 6 | 8 | -25.0 | 113,118,773 | 121,407,352 |
| Proposals | 1 | 1 | 0.0 | 14,046,670 | 23,180,428 |
| **Real Estate and Rental and Leasing** | **8** | **7** | **14.3** | **275,811,308** | **438,222,650** |
| Bankruptcies | 5 | 7 | -28.6 | 275,803,558 | 438,190,741 |
| Proposals | 3 | 0 | -- | 7,750 | 31,909 |
| **Professional, Scientific and Technical Services** | **8** | **12** | **-33.3** | **4,641,794** | **5,740,914** |
| Bankruptcies | 4 | 6 | -33.3 | 900,789 | 1,599,765 |
| Proposals | 4 | 6 | -33.3 | 3,741,005 | 4,141,149 |
| **Management of Companies and Enterprises** | **1** | **3** | **-66.7** | **383,450** | **456,180** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 1 | 3 | -66.7 | 383,450 | 456,180 |

## Table 4i: Insolvencies by NAICS Economic Sectors, Alberta (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **8** | **9** | **-11.1** | **854,509** | **1,554,291** |
| Bankruptcies | 8 | 5 | 60.0 | 854,509 | 1,554,291 |
| Proposals | 0 | 4 | -100.0 | 0 | 0 |
| **Educational Services** | **1** | **0** | **--** | **382,160** | **488,350** |
| Bankruptcies | 1 | 0 | -- | 382,160 | 488,350 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **4** | **1** | **300.0** | **2,965,938** | **7,009,171** |
| Bankruptcies | 2 | 1 | 100.0 | 1,318,431 | 2,743,890 |
| Proposals | 2 | 0 | -- | 1,647,507 | 4,265,281 |
| **Arts, Entertainment and Recreation** | **1** | **2** | **-50.0** | **3,143** | **288,095** |
| Bankruptcies | 1 | 2 | -50.0 | 3,143 | 288,095 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **13** | **12** | **8.3** | **158,725** | **1,858,105** |
| Bankruptcies | 5 | 9 | -44.4 | 61,579 | 1,549,465 |
| Proposals | 8 | 3 | 166.7 | 97,146 | 308,640 |
| **Other Services (except Public Administration)** | **5** | **8** | **-37.5** | **490,276** | **3,821,446** |
| Bankruptcies | 3 | 7 | -57.1 | 77,902 | 1,040,962 |
| Proposals | 2 | 1 | 100.0 | 412,374 | 2,780,484 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **141** | **194** | **-27.3** | **489,026,765** | **839,902,393** |
| **Bankruptcies** | **105** | **137** | **-23.4** | **468,476,931** | **796,044,194** |
| **Proposals** | **36** | **57** | **-36.8** | **20,549,834** | **43,858,199** |

## Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **10** | **10** | **0.0** | **8,004,743** | **35,232,102** |
| Bankruptcies | 8 | 6 | 33.3 | 5,635,743 | 20,645,655 |
| Proposals | 2 | 4 | -50.0 | 2,369,000 | 14,586,447 |
| **Mining and Oil and Gas Extraction** | **12** | **5** | **140.0** | **1,775,243** | **12,045,065** |
| Bankruptcies | 5 | 0 | -- | 1,775,243 | 12,043,065 |
| Proposals | 7 | 5 | 40.0 | 0 | 2,000 |
| **Utilities** | **0** | **2** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Construction** | **53** | **51** | **3.9** | **12,719,285** | **97,824,116** |
| Bankruptcies | 41 | 45 | -8.9 | 12,409,779 | 92,814,748 |
| Proposals | 12 | 6 | 100.0 | 309,506 | 5,009,368 |
| **Manufacturing** | **35** | **33** | **6.1** | **5,552,183** | **49,058,669** |
| Bankruptcies | 27 | 25 | 8.0 | 5,549,640 | 48,779,744 |
| Proposals | 8 | 8 | 0.0 | 2,543 | 278,925 |
| **Wholesale Trade** | **9** | **8** | **12.5** | **1,071,103** | **84,204,029** |
| Bankruptcies | 7 | 5 | 40.0 | 1,071,103 | 84,204,029 |
| Proposals | 2 | 3 | -33.3 | 0 | 0 |
| **Retail Trade** | **32** | **38** | **-15.8** | **2,368,846** | **13,584,764** |
| Bankruptcies | 24 | 26 | -7.7 | 1,384,826 | 11,155,900 |
| Proposals | 8 | 12 | -33.3 | 984,020 | 2,428,864 |
| **Transportation and Warehousing** | **10** | **5** | **100.0** | **12,162,399** | **25,193,467** |
| Bankruptcies | 8 | 4 | 100.0 | 12,162,399 | 25,193,467 |
| Proposals | 2 | 1 | 100.0 | 0 | 0 |
| **Information and Cultural Industries** | **2** | **3** | **-33.3** | **144,261** | **648,418** |
| Bankruptcies | 2 | 2 | 0.0 | 144,261 | 648,418 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Finance and Insurance** | **4** | **4** | **0.0** | **216,116** | **8,879,391** |
| Bankruptcies | 3 | 3 | 0.0 | 56,869 | 7,954,068 |
| Proposals | 1 | 1 | 0.0 | 159,247 | 925,323 |
| **Real Estate and Rental and Leasing** | **12** | **15** | **-20.0** | **221,577,022** | **303,505,966** |
| Bankruptcies | 10 | 14 | -28.6 | 129,772,910 | 303,504,966 |
| Proposals | 2 | 1 | 100.0 | 91,804,112 | 1,000 |
| **Professional, Scientific and Technical Services** | **14** | **15** | **-6.7** | **1,862,960** | **6,818,970** |
| Bankruptcies | 10 | 11 | -9.1 | 1,830,484 | 6,551,952 |
| Proposals | 4 | 4 | 0.0 | 32,476 | 267,018 |
| **Management of Companies and Enterprises** | **4** | **0** | **--** | **2,312,162** | **4,807,105** |
| Bankruptcies | 4 | 0 | -- | 2,312,162 | 4,807,105 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **8** | **9** | **-11.1** | **397,302** | **3,065,174** |
| Bankruptcies | 7 | 7 | 0.0 | 396,452 | 2,906,024 |
| Proposals | 1 | 2 | -50.0 | 850 | 159,150 |
| **Educational Services** | **8** | **3** | **166.7** | **94,196** | **5,624,467** |
| Bankruptcies | 7 | 3 | 133.3 | 93,195 | 2,009,739 |
| Proposals | 1 | 0 | -- | 1,001 | 3,614,728 |
| **Health Care and Social Assistance** | **4** | **2** | **100.0** | **3,562,751** | **7,308,534** |
| Bankruptcies | 4 | 0 | -- | 3,562,751 | 7,308,534 |
| Proposals | 0 | 2 | -100.0 | 0 | 0 |
| **Arts, Entertainment and Recreation** | **3** | **2** | **50.0** | **5,869** | **5,047,185** |
| Bankruptcies | 3 | 2 | 50.0 | 5,869 | 5,047,185 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **32** | **45** | **-28.9** | **4,105,833** | **45,072,565** |
| Bankruptcies | 27 | 31 | -12.9 | 3,438,378 | 44,211,032 |
| Proposals | 5 | 14 | -64.3 | 667,455 | 861,533 |
| **Other Services (except Public Administration)** | **4** | **5** | **-20.0** | **200,077** | **1,149,098** |
| Bankruptcies | 3 | 4 | -25.0 | 43,077 | 965,916 |
| Proposals | 1 | 1 | 0.0 | 157,000 | 183,182 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **256** | **255** | **0.4** | **278,132,351** | **709,069,085** |
| **Bankruptcies** | **200** | **189** | **5.8** | **181,645,141** | **680,751,547** |
| **Proposals** | **56** | **66** | **-15.2** | **96,487,210** | **28,317,538** |

## Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Mining and Oil and Gas Extraction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Manufacturing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Wholesale Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Transportation and Warehousing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Management of Companies and Enterprises** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Educational Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Other Services (except Public Administration)** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **0** | **0** | -- | **0** | **0** |
| **Bankruptcies** | **0** | **0** | -- | **0** | **0** |
| **Proposals** | **0** | **0** | -- | **0** | **0** |

## Table 4I: Insolvencies by NAICS Economic Sectors, Yukon

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Mining and Oil and Gas Extraction** | **1** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 1 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **0** | **2** | **-100.0** | **0** | **0** |
| Bankruptcies | 0 | 2 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Manufacturing** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Wholesale Trade** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Transportation and Warehousing** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **0** | **0** | – | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Management of Companies and Enterprises** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4l: Insolvencies by NAICS Economic Sectors, Yukon (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Educational Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Other Services (except Public Administration)** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **1** | **2** | **-50.0** | **0** | **0** |
| **Bankruptcies** | **0** | **2** | **-100.0** | **0** | **0** |
| **Proposals** | **1** | **0** | **--** | **0** | **0** |

## Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Agriculture, Forestry, Fishing and Hunting** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Mining and Oil and Gas Extraction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Utilities** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Construction** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Manufacturing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Wholesale Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Retail Trade** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Transportation and Warehousing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Information and Cultural Industries** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Finance and Insurance** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Real Estate and Rental and Leasing** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Professional, Scientific and Technical Services** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Management of Companies and Enterprises** | **0** | **0** | **--** | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |

## Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Administrative and Support, Waste Management and Remediation Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Educational Services** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Health Care and Social Assistance** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Arts, Entertainment and Recreation** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Accommodation and Food Services** | **1** | **0** | -- | **279,459** | **1,188,655** |
| Bankruptcies | 1 | 0 | -- | 279,459 | 1,188,655 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Other Services (except Public Administration)** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Public Administration** | **0** | **0** | -- | **0** | **0** |
| Bankruptcies | 0 | 0 | -- | 0 | 0 |
| Proposals | 0 | 0 | -- | 0 | 0 |
| **Total** | **1** | **0** | -- | **279,459** | **1,188,655** |
| **Bankruptcies** | **1** | **0** | -- | **279,459** | **1,188,655** |
| **Proposals** | **0** | **0** | -- | **0** | **0** |

## Table 5: Insolvencies Filed by Consumers by ER

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Newfoundland and Labrador** | **1,545** | **1,678** | **-7.9** | **117,874,158** | **174,068,537** |
| **Bankruptcies** | **1,348** | **1,524** | **-11.5** | **86,706,122** | **140,890,160** |
| **Proposals** | **197** | **154** | **27.9** | **31,168,036** | **33,178,377** |
| Avalon Peninsula | 723 | 810 | -10.7 | 62,026,960 | 85,619,248 |
| Bankruptcies | 620 | 719 | -13.8 | 42,321,352 | 66,696,742 |
| Proposals | 102 | 91 | 12.1 | 19,705,608 | 18,922,506 |
| South Coast - Burin Peninsula | 109 | 118 | -7.6 | 5,030,028 | 9,643,902 |
| Bankruptcies | 97 | 109 | -11.0 | 3,748,861 | 7,469,897 |
| Proposals | 12 | 8 | 50.0 | 1,281,167 | 2,174,005 |
| West Coast - Northern Peninsula - Labrador | 286 | 337 | -15.1 | 17,367,389 | 29,253,394 |
| Bankruptcies | 248 | 301 | -17.6 | 14,034,779 | 24,812,253 |
| Proposals | 38 | 36 | 5.6 | 3,332,610 | 4,441,141 |
| Notre Dame - Central Bonavista Bay | 428 | 413 | 3.6 | 33,449,782 | 49,551,995 |
| Bankruptcies | 382 | 395 | -3.3 | 26,601,131 | 41,911,269 |
| Proposals | 45 | 18 | 150.0 | 6,848,651 | 7,640,726 |
| **Prince Edward Island** | **721** | **617** | **16.9** | **49,592,012** | **79,036,635** |
| **Bankruptcies** | **502** | **440** | **14.1** | **28,446,729** | **53,303,928** |
| **Proposals** | **219** | **177** | **23.7** | **21,145,283** | **25,732,707** |
| **Nova Scotia** | **5,227** | **4,660** | **12.2** | **436,638,399** | **555,012,300** |
| **Bankruptcies** | **3,726** | **3,295** | **13.1** | **242,015,535** | **368,937,894** |
| **Proposals** | **1,501** | **1,365** | **10.0** | **194,622,864** | **186,074,406** |
| Cape Breton | 799 | 656 | 21.8 | 54,467,786 | 63,799,452 |
| Bankruptcies | 485 | 404 | 20.0 | 20,842,645 | 34,258,223 |
| Proposals | 314 | 252 | 24.6 | 33,625,141 | 29,541,229 |
| North Shore | 1,030 | 899 | 14.6 | 78,297,166 | 107,976,706 |
| Bankruptcies | 718 | 597 | 20.3 | 44,369,418 | 72,485,608 |
| Proposals | 312 | 302 | 3.3 | 33,927,748 | 35,491,098 |
| Annapolis Valley | 744 | 680 | 9.4 | 71,810,758 | 89,704,289 |
| Bankruptcies | 591 | 529 | 11.7 | 48,206,467 | 63,023,413 |
| Proposals | 153 | 152 | 0.7 | 23,604,291 | 26,680,876 |
| Southern | 605 | 573 | 5.6 | 47,771,365 | 62,199,423 |
| Bankruptcies | 453 | 423 | 7.1 | 29,413,068 | 45,921,029 |
| Proposals | 152 | 151 | 0.7 | 18,358,297 | 16,278,394 |
| Halifax | 2,048 | 1,851 | 10.6 | 184,291,324 | 231,332,430 |
| Bankruptcies | 1,479 | 1,343 | 10.1 | 99,183,937 | 153,249,620 |
| Proposals | 570 | 508 | 12.2 | 85,107,387 | 78,082,810 |
| **New Brunswick** | **4,308** | **3,955** | **8.9** | **364,718,286** | **534,889,842** |
| **Bankruptcies** | **3,021** | **2,846** | **6.1** | **204,185,916** | **362,383,707** |
| **Proposals** | **1,287** | **1,109** | **16.1** | **160,532,370** | **172,506,135** |
| Campbellton - Miramichi | 762 | 696 | 9.5 | 48,341,538 | 84,947,696 |
| Bankruptcies | 576 | 499 | 15.4 | 31,844,073 | 62,149,966 |
| Proposals | 187 | 197 | -5.1 | 16,497,465 | 22,797,730 |

## Table 5: Insolvencies Filed by Consumers by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Moncton - Richibucto | 1,357 | 1,210 | 12.1 | 125,418,329 | 171,887,450 |
| Bankruptcies | 917 | 848 | 8.1 | 64,980,356 | 109,732,193 |
| Proposals | 441 | 363 | 21.5 | 60,437,973 | 62,155,257 |
| Saint John - St.Stephen | 993 | 954 | 4.1 | 90,899,235 | 124,289,997 |
| Bankruptcies | 674 | 672 | 0.3 | 49,281,521 | 81,653,940 |
| Proposals | 319 | 282 | 13.1 | 41,617,714 | 42,636,057 |
| Fredericton - Oromocto | 750 | 684 | 9.6 | 64,872,502 | 95,824,909 |
| Bankruptcies | 519 | 504 | 3.0 | 33,906,589 | 62,769,777 |
| Proposals | 232 | 181 | 28.2 | 30,965,913 | 33,055,132 |
| Edmundston - Woodstock | 444 | 410 | 8.3 | 35,186,682 | 57,939,789 |
| Bankruptcies | 335 | 323 | 3.7 | 24,173,377 | 46,077,831 |
| Proposals | 107 | 87 | 23.0 | 11,013,305 | 11,861,958 |
| **Quebec** | **41,554** | **39,947** | **4.0** | **3,103,355,965** | **4,544,884,665** |
| **Bankruptcies** | **24,447** | **25,221** | **-3.1** | **1,116,012,236** | **2,624,920,908** |
| **Proposals** | **17,107** | **14,726** | **16.2** | **1,987,343,729** | **1,919,963,757** |
| Gaspésie - Îles-de-la-Madeleine | 415 | 422 | -1.7 | 24,158,971 | 29,375,216 |
| Bankruptcies | 224 | 260 | -13.8 | 8,733,116 | 12,803,213 |
| Proposals | 192 | 161 | 19.3 | 15,425,855 | 16,572,003 |
| Bas-Saint-Laurent | 858 | 804 | 6.7 | 52,609,799 | 63,458,475 |
| Bankruptcies | 531 | 530 | 0.2 | 24,673,370 | 36,664,437 |
| Proposals | 327 | 274 | 19.3 | 27,936,429 | 26,794,038 |
| Capitale-Nationale | 2,687 | 2,626 | 2.3 | 167,171,516 | 221,692,321 |
| Bankruptcies | 1,732 | 1,847 | -6.2 | 64,126,697 | 117,912,317 |
| Proposals | 954 | 779 | 22.5 | 103,044,819 | 103,780,004 |
| Chaudière - Appalaches | 1,500 | 1,504 | -0.3 | 107,374,296 | 143,026,421 |
| Bankruptcies | 970 | 1,034 | -6.2 | 51,378,582 | 87,173,344 |
| Proposals | 530 | 470 | 12.8 | 55,995,714 | 55,853,077 |
| Estrie | 1,428 | 1,414 | 1.0 | 94,156,346 | 133,344,515 |
| Bankruptcies | 941 | 1,013 | -7.1 | 41,933,588 | 84,103,724 |
| Proposals | 487 | 401 | 21.4 | 52,222,758 | 49,240,791 |
| Centre-du-Québec | 1,124 | 1,186 | -5.2 | 68,733,463 | 93,885,965 |
| Bankruptcies | 633 | 767 | -17.5 | 24,476,426 | 50,130,055 |
| Proposals | 491 | 419 | 17.2 | 44,257,037 | 43,755,910 |
| Montérégie | 8,224 | 8,190 | 0.4 | 737,407,734 | 858,511,895 |
| Bankruptcies | 4,521 | 4,955 | -8.8 | 241,740,433 | 414,249,716 |
| Proposals | 3,703 | 3,235 | 14.5 | 495,667,301 | 444,262,179 |
| Montréal | 9,064 | 9,266 | -2.2 | 367,448,827 | 1,229,843,016 |
| Bankruptcies | 5,652 | 6,126 | -7.7 | 112,185,782 | 895,156,962 |
| Proposals | 3,412 | 3,140 | 8.7 | 255,263,045 | 334,686,054 |
| Laval | 2,205 | 2,078 | 6.1 | 181,095,237 | 275,897,046 |
| Bankruptcies | 1,232 | 1,260 | -2.2 | 54,942,703 | 145,645,219 |
| Proposals | 972 | 818 | 18.8 | 126,152,534 | 130,251,827 |
| Lanaudière | 3,524 | 3,166 | 11.3 | 370,613,466 | 405,422,747 |
| Bankruptcies | 1,806 | 1,678 | 7.6 | 123,362,042 | 198,149,786 |
| Proposals | 1,717 | 1,488 | 15.4 | 247,251,424 | 207,272,961 |

## Table 5: Insolvencies Filed by Consumers by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Laurentides | 4,227 | 3,925 | 7.7 | 447,332,758 | 520,850,402 |
| Bankruptcies | 2,269 | 2,233 | 1.6 | 161,505,768 | 265,220,759 |
| Proposals | 1,957 | 1,693 | 15.6 | 285,826,990 | 255,629,643 |
| Outaouais | 2,622 | 2,279 | 15.1 | 243,543,645 | 275,954,057 |
| Bankruptcies | 1,491 | 1,433 | 4.0 | 94,625,108 | 139,464,515 |
| Proposals | 1,132 | 846 | 33.8 | 148,918,537 | 136,489,542 |
| Abitibi - Témiscamingue | 681 | 514 | 32.5 | 47,636,049 | 54,637,548 |
| Bankruptcies | 413 | 327 | 26.3 | 18,731,870 | 29,863,066 |
| Proposals | 269 | 188 | 43.1 | 28,904,179 | 24,774,482 |
| Mauricie | 1,338 | 1,254 | 6.7 | 74,168,258 | 104,774,345 |
| Bankruptcies | 915 | 905 | 1.1 | 32,237,111 | 63,971,677 |
| Proposals | 423 | 349 | 21.2 | 41,931,147 | 40,802,668 |
| Saguenay - Lac-Saint-Jean | 1,266 | 1,015 | 24.7 | 91,941,668 | 102,007,791 |
| Bankruptcies | 859 | 668 | 28.6 | 48,133,238 | 63,528,744 |
| Proposals | 407 | 347 | 17.3 | 43,808,430 | 38,479,047 |
| Côte-Nord | 325 | 256 | 27.0 | 24,183,476 | 26,646,881 |
| Bankruptcies | 221 | 157 | 40.8 | 11,502,415 | 17,112,363 |
| Proposals | 104 | 98 | 6.1 | 12,681,061 | 9,534,518 |
| Nord-du-Québec | 65 | 49 | 32.7 | 3,780,456 | 5,556,026 |
| Bankruptcies | 38 | 27 | 40.7 | 1,723,987 | 3,771,012 |
| Proposals | 29 | 22 | 31.8 | 2,056,469 | 1,785,014 |
| **Ontario** | **41,108** | **44,134** | **-6.9** | **3,617,710,418** | **4,952,965,462** |
| **Bankruptcies** | **19,234** | **21,773** | **-11.7** | **960,600,708** | **2,234,017,695** |
| **Proposals** | **21,874** | **22,361** | **-2.2** | **2,657,109,710** | **2,718,947,767** |
| Ottawa | 3,827 | 3,949 | -3.1 | 355,218,998 | 458,713,799 |
| Bankruptcies | 2,238 | 2,388 | -6.3 | 136,581,993 | 230,638,672 |
| Proposals | 1,588 | 1,561 | 1.7 | 218,637,005 | 228,075,127 |
| Kingston - Pembroke | 1,642 | 1,773 | -7.4 | 161,043,723 | 186,406,702 |
| Bankruptcies | 878 | 1,014 | -13.4 | 56,897,306 | 91,286,550 |
| Proposals | 764 | 759 | 0.7 | 104,146,417 | 95,120,152 |
| Muskoka - Kawarthas | 1,326 | 1,375 | -3.6 | 148,982,801 | 169,740,114 |
| Bankruptcies | 654 | 739 | -11.5 | 38,530,348 | 78,197,959 |
| Proposals | 671 | 636 | 5.5 | 110,452,453 | 91,542,155 |
| Toronto | 17,035 | 18,363 | -7.2 | 1,310,181,803 | 2,097,049,120 |
| Bankruptcies | 6,702 | 7,367 | -9.0 | 238,216,349 | 900,221,529 |
| Proposals | 10,332 | 10,996 | -6.0 | 1,071,965,454 | 1,196,827,591 |
| Kitchener - Waterloo - Barrie | 4,137 | 4,401 | -6.0 | 420,412,016 | 513,055,974 |
| Bankruptcies | 2,009 | 2,291 | -12.3 | 105,113,684 | 214,969,930 |
| Proposals | 2,129 | 2,110 | 0.9 | 315,298,332 | 298,086,044 |
| Hamilton - Niagara Peninsula | 4,737 | 5,285 | -10.4 | 449,435,600 | 579,484,708 |
| Bankruptcies | 2,190 | 2,519 | -13.1 | 120,163,953 | 254,227,478 |
| Proposals | 2,547 | 2,765 | -7.9 | 329,271,647 | 325,257,230 |
| London | 2,670 | 2,817 | -5.2 | 254,676,869 | 306,113,803 |
| Bankruptcies | 1,378 | 1,639 | -15.9 | 78,616,371 | 141,215,760 |
| Proposals | 1,292 | 1,178 | 9.7 | 176,060,498 | 164,898,043 |

## Table 5: Insolvencies Filed by Consumers by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Windsor - Sarnia | 2,160 | 2,497 | -13.5 | 195,360,619 | 242,333,241 |
| Bankruptcies | 1,156 | 1,553 | -25.6 | 66,720,488 | 114,569,706 |
| Proposals | 1,003 | 945 | 6.1 | 128,640,131 | 127,763,535 |
| Stratford - Bruce Peninsula | 762 | 817 | -6.7 | 81,594,155 | 103,295,978 |
| Bankruptcies | 447 | 484 | -7.6 | 34,706,647 | 61,853,698 |
| Proposals | 316 | 333 | -5.1 | 46,887,508 | 41,442,280 |
| Northeast | 2,314 | 2,355 | -1.7 | 205,235,720 | 249,473,222 |
| Bankruptcies | 1,260 | 1,432 | -12.0 | 69,015,668 | 118,926,816 |
| Proposals | 1,053 | 923 | 14.1 | 136,220,052 | 130,546,406 |
| Northwest | 502 | 502 | 0.0 | 35,568,115 | 47,298,802 |
| Bankruptcies | 321 | 347 | -7.5 | 16,037,903 | 27,909,597 |
| Proposals | 180 | 155 | 16.1 | 19,530,212 | 19,389,205 |
| **Manitoba** | **1,891** | **1,852** | **2.1** | **155,837,930** | **209,882,697** |
| **Bankruptcies** | **1,200** | **1,214** | **-1.2** | **75,275,370** | **134,742,549** |
| **Proposals** | **691** | **638** | **8.3** | **80,562,560** | **75,140,148** |
| Southeast | 126 | 150 | -16.0 | 13,327,607 | 18,616,231 |
| Bankruptcies | 82 | 101 | -18.8 | 7,067,197 | 11,469,478 |
| Proposals | 45 | 49 | -8.2 | 6,260,410 | 7,146,753 |
| South Central | 66 | 57 | 15.8 | 3,775,777 | 6,250,897 |
| Bankruptcies | 57 | 38 | 50.0 | 3,001,350 | 5,265,433 |
| Proposals | 11 | 19 | -42.1 | 774,427 | 985,464 |
| Southwest | 253 | 218 | 16.1 | 19,808,423 | 21,246,341 |
| Bankruptcies | 131 | 111 | 18.0 | 6,253,613 | 11,077,867 |
| Proposals | 123 | 106 | 16.0 | 13,554,810 | 10,168,474 |
| North Central | 80 | 65 | 23.1 | 10,750,006 | 12,391,707 |
| Bankruptcies | 44 | 47 | -6.4 | 3,828,392 | 6,726,366 |
| Proposals | 37 | 18 | 105.6 | 6,921,614 | 5,665,341 |
| Winnipeg | 1,139 | 1,143 | -0.3 | 82,237,143 | 122,093,944 |
| Bankruptcies | 751 | 775 | -3.1 | 41,998,899 | 80,276,343 |
| Proposals | 388 | 368 | 5.4 | 40,238,244 | 41,817,601 |
| Interlake | 98 | 108 | -9.3 | 14,500,657 | 16,164,464 |
| Bankruptcies | 67 | 72 | -6.9 | 8,474,064 | 11,789,928 |
| Proposals | 32 | 35 | -8.6 | 6,026,593 | 4,374,536 |
| Parklands | 57 | 48 | 18.8 | 5,246,039 | 5,715,766 |
| Bankruptcies | 28 | 25 | 12.0 | 1,527,400 | 2,968,885 |
| Proposals | 30 | 23 | 30.4 | 3,718,639 | 2,746,881 |
| North | 66 | 63 | 4.8 | 6,192,277 | 7,403,348 |
| Bankruptcies | 41 | 45 | -8.9 | 3,124,455 | 5,168,250 |
| Proposals | 26 | 18 | 44.4 | 3,067,822 | 2,235,098 |
| **Saskatchewan** | **1,938** | **1,690** | **14.7** | **255,882,058** | **271,232,844** |
| **Bankruptcies** | **1,105** | **1,038** | **6.5** | **99,342,347** | **143,109,678** |
| **Proposals** | **833** | **652** | **27.8** | **156,539,711** | **128,123,166** |
| Regina - Moose Mountain | 603 | 434 | 38.9 | 81,043,134 | 87,844,421 |
| Bankruptcies | 325 | 216 | 50.5 | 25,933,331 | 42,614,736 |
| Proposals | 279 | 218 | 28.0 | 55,109,803 | 45,229,685 |

## Table 5: Insolvencies Filed by Consumers by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Swift Current - Moose Jaw | 188 | 203 | -7.4 | 18,982,409 | 23,072,721 |
| Bankruptcies | 118 | 126 | -6.3 | 11,053,666 | 14,949,320 |
| Proposals | 70 | 77 | -9.1 | 7,928,743 | 8,123,401 |
| Saskatoon - Biggar | 620 | 561 | 10.5 | 93,321,540 | 93,898,823 |
| Bankruptcies | 347 | 356 | -2.5 | 33,532,325 | 46,555,088 |
| Proposals | 272 | 205 | 32.7 | 59,789,215 | 47,343,735 |
| Yorkton - Melville | 133 | 127 | 4.7 | 13,083,971 | 12,460,786 |
| Bankruptcies | 71 | 87 | -18.4 | 4,333,623 | 6,280,998 |
| Proposals | 63 | 40 | 57.5 | 8,750,348 | 6,179,788 |
| Prince Albert | 357 | 337 | 5.9 | 45,614,028 | 50,248,135 |
| Bankruptcies | 225 | 233 | -3.4 | 23,471,721 | 31,130,605 |
| Proposals | 132 | 105 | 25.7 | 22,142,307 | 19,117,530 |
| Northern | 35 | 29 | 20.7 | 3,836,975 | 3,707,959 |
| Bankruptcies | 19 | 21 | -9.5 | 1,017,681 | 1,578,931 |
| Proposals | 17 | 8 | 112.5 | 2,819,294 | 2,129,028 |
| **Alberta** | **8,281** | **8,258** | **0.3** | **1,005,142,306** | **1,334,780,427** |
| **Bankruptcies** | **3,859** | **4,689** | **-17.7** | **321,959,047** | **604,617,681** |
| **Proposals** | **4,422** | **3,569** | **23.9** | **683,183,259** | **730,162,746** |
| Lethbridge - Medicine Hat | 832 | 767 | 8.5 | 98,643,093 | 111,725,888 |
| Bankruptcies | 380 | 467 | -18.6 | 30,739,972 | 43,726,512 |
| Proposals | 453 | 300 | 51.0 | 67,903,121 | 67,999,376 |
| Camrose - Drumheller | 324 | 319 | 1.6 | 35,041,940 | 48,883,619 |
| Bankruptcies | 165 | 211 | -21.8 | 16,040,680 | 28,060,279 |
| Proposals | 159 | 108 | 47.2 | 19,001,260 | 20,823,340 |
| Calgary | 3,101 | 3,150 | -1.6 | 396,538,822 | 533,109,391 |
| Bankruptcies | 1,356 | 1,789 | -24.2 | 106,952,170 | 221,423,412 |
| Proposals | 1,745 | 1,360 | 28.3 | 289,586,652 | 311,685,979 |
| Banff - Jasper - Rocky Mountain House | 154 | 193 | -20.2 | 15,455,339 | 22,421,750 |
| Bankruptcies | 79 | 127 | -37.8 | 5,448,832 | 10,729,983 |
| Proposals | 75 | 66 | 13.6 | 10,006,507 | 11,691,767 |
| Red Deer | 571 | 536 | 6.5 | 59,637,898 | 79,621,477 |
| Bankruptcies | 259 | 288 | -10.1 | 17,407,214 | 32,913,558 |
| Proposals | 310 | 248 | 25.0 | 42,230,684 | 46,707,919 |
| Edmonton | 2,656 | 2,744 | -3.2 | 324,782,277 | 431,244,236 |
| Bankruptcies | 1,282 | 1,463 | -12.4 | 112,964,693 | 209,486,630 |
| Proposals | 1,374 | 1,280 | 7.3 | 211,817,584 | 221,757,606 |
| Athabasca - Grande Prairie - Peace River | 475 | 398 | 19.3 | 49,240,989 | 68,203,392 |
| Bankruptcies | 271 | 266 | 1.9 | 22,798,418 | 37,434,297 |
| Proposals | 203 | 132 | 53.8 | 26,442,571 | 30,769,095 |
| Wood Buffalo - Cold Lake | 167 | 153 | 9.2 | 25,801,948 | 39,570,675 |
| Bankruptcies | 65 | 78 | -16.7 | 9,607,068 | 20,843,010 |
| Proposals | 103 | 74 | 39.2 | 16,194,880 | 18,727,665 |

## Table 5: Insolvencies Filed by Consumers by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **British Columbia** | **11,383** | **11,802** | **-3.6** | **1,318,196,621** | **1,926,281,148** |
| **Bankruptcies** | **6,345** | **7,130** | **-11.0** | **559,706,328** | **1,135,856,681** |
| **Proposals** | **5,038** | **4,672** | **7.8** | **758,490,293** | **790,424,467** |
| Vancouver Island and Coast | 2,484 | 2,521 | -1.5 | 334,224,482 | 431,178,294 |
| Bankruptcies | 1,499 | 1,626 | -7.8 | 151,691,163 | 257,340,493 |
| Proposals | 986 | 895 | 10.2 | 182,533,319 | 173,837,801 |
| Lower Mainland - Southwest | 6,324 | 6,541 | -3.3 | 663,110,779 | 1,055,721,712 |
| Bankruptcies | 3,360 | 3,819 | -12.0 | 263,056,918 | 619,931,090 |
| Proposals | 2,964 | 2,721 | 8.9 | 400,053,861 | 435,790,622 |
| Thompson - Okanagan | 1,517 | 1,652 | -8.2 | 207,123,659 | 288,677,244 |
| Bankruptcies | 848 | 970 | -12.6 | 91,337,138 | 171,393,677 |
| Proposals | 669 | 682 | -1.9 | 115,786,521 | 117,283,567 |
| Kootenay | 363 | 395 | -8.1 | 43,857,453 | 57,079,146 |
| Bankruptcies | 236 | 249 | -5.2 | 22,568,611 | 36,654,278 |
| Proposals | 126 | 146 | -13.7 | 21,288,842 | 20,424,868 |
| Cariboo | 485 | 486 | -0.2 | 53,624,526 | 69,547,067 |
| Bankruptcies | 289 | 325 | -11.1 | 24,567,822 | 37,514,687 |
| Proposals | 197 | 161 | 22.4 | 29,056,704 | 32,032,380 |
| North Coast | 49 | 56 | -12.5 | 2,818,987 | 4,580,612 |
| Bankruptcies | 32 | 42 | -23.8 | 1,397,184 | 3,066,697 |
| Proposals | 19 | 14 | 35.7 | 1,421,803 | 1,513,915 |
| Nechako | 72 | 61 | 18.0 | 5,551,293 | 7,856,528 |
| Bankruptcies | 44 | 40 | 10.0 | 3,250,047 | 4,926,630 |
| Proposals | 27 | 21 | 28.6 | 2,301,246 | 2,929,898 |
| Northeast | 88 | 90 | -2.2 | 7,885,441 | 11,640,547 |
| Bankruptcies | 37 | 58 | -36.2 | 1,837,444 | 5,029,130 |
| Proposals | 51 | 32 | 59.4 | 6,047,997 | 6,611,417 |
| **Northwest Territories** | **49** | **51** | **-3.9** | **3,656,825** | **6,726,744** |
| **Bankruptcies** | **26** | **31** | **-16.1** | **1,960,327** | **3,720,389** |
| **Proposals** | **23** | **20** | **15.0** | **1,696,498** | **3,006,355** |
| **Yukon Territory** | **39** | **29** | **34.5** | **1,340,742** | **4,044,761** |
| **Bankruptcies** | **22** | **20** | **10.0** | **535,429** | **2,430,493** |
| **Proposals** | **17** | **9** | **88.9** | **805,313** | **1,614,268** |
| **Nunavut** | **6** | **5** | **20.0** | **48,045** | **461,980** |
| **Bankruptcies** | **4** | **3** | **33.3** | **4,714** | **289,867** |
| **Proposals** | **2** | **2** | **0.0** | **43,331** | **172,113** |

## Table 6: Insolvencies Filed by Businesses by ER

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **Newfoundland and Labrador** | **30** | **32** | **-6.3** | **1,987,700** | **10,565,536** |
| **Bankruptcies** | **27** | **21** | **28.6** | **1,925,269** | **10,281,556** |
| **Proposals** | **3** | **11** | **-72.7** | **62,431** | **283,980** |
| Avalon Peninsula | 20 | 11 | 81.8 | 1,694,512 | 8,801,303 |
| Bankruptcies | 17 | 6 | 183.3 | 1,632,081 | 8,517,323 |
| Proposals | 3 | 5 | -40.0 | 62,431 | 283,980 |
| South Coast - Burin Peninsula | 0 | 5 | -100.0 | 0 | 0 |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 0 | 4 | -100.0 | 0 | 0 |
| West Coast - Northern Peninsula - Labrador | 0 | 7 | -100.0 | 0 | 0 |
| Bankruptcies | 0 | 6 | -100.0 | 0 | 0 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| Notre Dame - Central Bonavista Bay | 10 | 9 | 11.1 | 293,188 | 1,764,233 |
| Bankruptcies | 10 | 8 | 25.0 | 293,188 | 1,764,233 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| **Prince Edward Island** | **18** | **23** | **-21.7** | **4,660,134** | **35,488,276** |
| **Bankruptcies** | **13** | **18** | **-27.8** | **3,173,419** | **18,734,537** |
| **Proposals** | **5** | **5** | **0.0** | **1,486,715** | **16,753,739** |
| **Nova Scotia** | **77** | **111** | **-30.6** | **9,565,770** | **32,873,319** |
| **Bankruptcies** | **52** | **84** | **-38.1** | **7,963,975** | **28,264,649** |
| **Proposals** | **25** | **27** | **-7.4** | **1,601,795** | **4,608,670** |
| Cape Breton | 14 | 4 | 250.0 | 1,887,768 | 3,354,315 |
| Bankruptcies | 9 | 4 | 125.0 | 1,887,768 | 3,354,315 |
| Proposals | 5 | 0 | – | 0 | 0 |
| North Shore | 6 | 12 | -50.0 | 64,382 | 996,390 |
| Bankruptcies | 5 | 11 | -54.5 | 64,382 | 996,390 |
| Proposals | 1 | 1 | 0.0 | 0 | 0 |
| Annapolis Valley | 10 | 20 | -50.0 | 761,014 | 4,005,735 |
| Bankruptcies | 4 | 11 | -63.6 | 378,330 | 2,282,561 |
| Proposals | 6 | 9 | -33.3 | 382,684 | 1,723,174 |
| Southern | 13 | 16 | -18.8 | 2,294,989 | 4,132,787 |
| Bankruptcies | 7 | 11 | -36.4 | 1,631,455 | 3,179,231 |
| Proposals | 6 | 5 | 20.0 | 663,534 | 953,556 |
| Halifax | 34 | 58 | -41.4 | 4,557,618 | 20,384,092 |
| Bankruptcies | 27 | 46 | -41.3 | 4,002,041 | 18,452,152 |
| Proposals | 7 | 12 | -41.7 | 555,577 | 1,931,940 |
| **New Brunswick** | **87** | **82** | **6.1** | **13,549,769** | **60,655,837** |
| **Bankruptcies** | **68** | **64** | **6.3** | **9,564,944** | **32,358,608** |
| **Proposals** | **19** | **18** | **5.6** | **3,984,825** | **28,297,229** |
| Campbellton - Miramichi | 21 | 13 | 61.5 | 2,771,443 | 11,896,202 |
| Bankruptcies | 20 | 10 | 100.0 | 2,771,443 | 11,297,062 |
| Proposals | 1 | 3 | -66.7 | 0 | 599,140 |

## Table 6: Insolvencies Filed by Businesses by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Moncton - Richibucto | 24 | 27 | -11.1 | 2,214,960 | 13,305,980 |
| Bankruptcies | 18 | 23 | -21.7 | 2,194,710 | 5,963,046 |
| Proposals | 6 | 4 | 50.0 | 20,250 | 7,342,934 |
| Saint John - St.Stephen | 13 | 23 | -43.5 | 4,841,905 | 15,149,561 |
| Bankruptcies | 10 | 18 | -44.4 | 1,291,011 | 3,403,519 |
| Proposals | 3 | 5 | -40.0 | 3,550,894 | 11,746,042 |
| Fredericton - Oromocto | 14 | 3 | 366.7 | 2,409,816 | 11,049,299 |
| Bankruptcies | 10 | 2 | 400.0 | 2,090,276 | 7,440,024 |
| Proposals | 4 | 1 | 300.0 | 319,540 | 3,609,275 |
| Edmundston - Woodstock | 13 | 16 | -18.8 | 1,311,645 | 9,254,797 |
| Bankruptcies | 9 | 11 | -18.2 | 1,217,504 | 4,254,958 |
| Proposals | 4 | 5 | -20.0 | 94,141 | 4,999,839 |
| **Quebec** | **2,337** | **2,180** | **7.2** | **287,545,114** | **2,526,097,633** |
| **Bankruptcies** | **1,690** | **1,591** | **6.2** | **214,086,277** | **1,042,499,973** |
| **Proposals** | **647** | **589** | **9.8** | **73,458,837** | **1,483,597,660** |
| Gaspésie - Îles-de-la-Madeleine | 20 | 17 | 17.6 | 2,603,488 | 14,390,758 |
| Bankruptcies | 16 | 15 | 6.7 | 2,598,126 | 5,742,347 |
| Proposals | 4 | 2 | 100.0 | 5,362 | 8,648,411 |
| Bas-Saint-Laurent | 61 | 39 | 56.4 | 8,508,626 | 61,308,956 |
| Bankruptcies | 48 | 26 | 84.6 | 3,892,844 | 13,573,225 |
| Proposals | 13 | 13 | 0.0 | 4,615,782 | 47,735,731 |
| Capitale-Nationale | 191 | 162 | 17.9 | 17,185,369 | 96,106,876 |
| Bankruptcies | 146 | 118 | 23.7 | 12,982,862 | 49,775,103 |
| Proposals | 47 | 44 | 6.8 | 4,202,507 | 46,331,773 |
| Chaudière - Appalaches | 109 | 102 | 6.9 | 31,380,981 | 124,982,541 |
| Bankruptcies | 83 | 76 | 9.2 | 30,372,283 | 72,123,230 |
| Proposals | 26 | 26 | 0.0 | 1,008,698 | 52,859,311 |
| Estrie | 60 | 55 | 9.1 | 7,144,221 | 45,874,842 |
| Bankruptcies | 46 | 44 | 4.5 | 4,314,696 | 20,399,326 |
| Proposals | 14 | 11 | 27.3 | 2,829,525 | 25,475,516 |
| Centre-du-Québec | 62 | 57 | 8.8 | 15,936,743 | 44,733,407 |
| Bankruptcies | 51 | 39 | 30.8 | 15,515,307 | 37,009,546 |
| Proposals | 11 | 18 | -38.9 | 421,436 | 7,723,861 |
| Montérégie | 424 | 435 | -2.5 | 45,991,000 | 246,736,050 |
| Bankruptcies | 296 | 337 | -12.2 | 19,401,548 | 109,588,287 |
| Proposals | 129 | 98 | 31.6 | 26,589,452 | 137,147,763 |
| Montréal | 672 | 681 | -1.3 | 88,384,736 | 1,259,400,427 |
| Bankruptcies | 484 | 495 | -2.2 | 78,412,019 | 495,443,427 |
| Proposals | 189 | 186 | 1.6 | 9,972,717 | 763,957,000 |
| Laval | 150 | 114 | 31.6 | 5,947,553 | 88,417,579 |
| Bankruptcies | 111 | 78 | 42.3 | 5,159,577 | 40,711,415 |
| Proposals | 39 | 36 | 8.3 | 787,976 | 47,706,164 |
| Lanaudière | 138 | 110 | 25.5 | 16,918,837 | 104,653,480 |
| Bankruptcies | 90 | 75 | 20.0 | 13,242,469 | 46,274,459 |
| Proposals | 48 | 35 | 37.1 | 3,676,368 | 58,379,021 |

## Table 6: Insolvencies Filed by Businesses by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Laurentides | 203 | 182 | 11.5 | 12,701,661 | 101,792,255 |
| Bankruptcies | 153 | 124 | 23.4 | 9,843,116 | 67,131,888 |
| Proposals | 50 | 59 | -15.3 | 2,858,545 | 34,660,367 |
| Outaouais | 99 | 79 | 25.3 | 15,773,329 | 40,766,523 |
| Bankruptcies | 67 | 56 | 19.6 | 3,257,540 | 18,825,065 |
| Proposals | 33 | 23 | 43.5 | 12,515,789 | 21,941,458 |
| Abitibi - Témiscamingue | 22 | 28 | -21.4 | 8,447,203 | 136,062,125 |
| Bankruptcies | 18 | 19 | -5.3 | 4,658,339 | 11,525,084 |
| Proposals | 5 | 9 | -44.4 | 3,788,864 | 124,537,041 |
| Mauricie | 50 | 55 | -9.1 | 943,214 | 58,897,658 |
| Bankruptcies | 39 | 41 | -4.9 | 943,203 | 6,389,461 |
| Proposals | 12 | 14 | -14.3 | 11 | 52,508,197 |
| Saguenay - Lac-Saint-Jean | 45 | 42 | 7.1 | 7,811,345 | 59,631,446 |
| Bankruptcies | 30 | 33 | -9.1 | 7,689,119 | 41,694,893 |
| Proposals | 17 | 10 | 70.0 | 122,226 | 17,936,553 |
| Côte-Nord | 18 | 15 | 20.0 | 1,169,041 | 36,576,991 |
| Bankruptcies | 10 | 8 | 25.0 | 1,105,462 | 4,230,244 |
| Proposals | 8 | 6 | 33.3 | 63,579 | 32,346,747 |
| Nord-du-Québec | 3 | 5 | -40.0 | 697,768 | 5,765,719 |
| Bankruptcies | 2 | 5 | -60.0 | 697,767 | 2,062,972 |
| Proposals | 1 | 0 | -- | 1 | 3,702,747 |
| **Ontario** | **1,090** | **1,220** | **-10.7** | **186,958,400** | **1,370,839,703** |
| **Bankruptcies** | **835** | **958** | **-12.8** | **164,564,653** | **1,029,539,691** |
| **Proposals** | **255** | **262** | **-2.7** | **22,393,747** | **341,300,012** |
| Ottawa | 136 | 136 | 0.0 | 9,047,726 | 39,637,992 |
| Bankruptcies | 94 | 109 | -13.8 | 6,639,326 | 32,574,558 |
| Proposals | 41 | 27 | 51.9 | 2,408,400 | 7,063,434 |
| Kingston - Pembroke | 29 | 28 | 3.6 | 5,291,970 | 11,831,600 |
| Bankruptcies | 25 | 17 | 47.1 | 2,685,303 | 8,569,905 |
| Proposals | 4 | 11 | -63.6 | 2,606,667 | 3,261,695 |
| Muskoka - Kawarthas | 9 | 21 | -57.1 | 350,571 | 1,552,769 |
| Bankruptcies | 8 | 20 | -60.0 | 350,571 | 1,552,769 |
| Proposals | 1 | 1 | 0.0 | 0 | 0 |
| Toronto | 542 | 669 | -19.0 | 102,975,158 | 954,664,060 |
| Bankruptcies | 411 | 516 | -20.3 | 94,683,195 | 670,172,263 |
| Proposals | 131 | 153 | -14.4 | 8,291,963 | 284,491,797 |
| Kitchener - Waterloo - Barrie | 84 | 96 | -12.5 | 8,346,609 | 83,647,836 |
| Bankruptcies | 65 | 77 | -15.6 | 6,456,369 | 77,528,647 |
| Proposals | 19 | 18 | 5.6 | 1,890,240 | 6,119,189 |
| Hamilton - Niagara Peninsula | 110 | 117 | -6.0 | 14,193,947 | 83,435,385 |
| Bankruptcies | 85 | 101 | -15.8 | 12,725,935 | 77,978,337 |
| Proposals | 25 | 16 | 56.3 | 1,468,012 | 5,457,048 |
| London | 38 | 36 | 5.6 | 1,768,421 | 12,266,947 |
| Bankruptcies | 28 | 28 | 0.0 | 1,621,435 | 11,069,336 |
| Proposals | 10 | 8 | 25.0 | 146,986 | 1,197,611 |

## Table 6: Insolvencies Filed by Businesses by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Windsor - Sarnia | 49 | 51 | -3.9 | 5,403,214 | 31,408,528 |
| Bankruptcies | 46 | 41 | 12.2 | 5,381,977 | 31,164,767 |
| Proposals | 3 | 10 | -70.0 | 21,237 | 243,761 |
| Stratford - Bruce Peninsula | 23 | 12 | 91.7 | 12,934,544 | 46,208,768 |
| Bankruptcies | 18 | 10 | 80.0 | 10,444,177 | 40,650,048 |
| Proposals | 6 | 2 | 200.0 | 2,490,367 | 5,558,720 |
| Northeast | 52 | 38 | 36.8 | 21,213,643 | 71,613,826 |
| Bankruptcies | 43 | 25 | 72.0 | 20,515,886 | 70,255,062 |
| Proposals | 9 | 13 | -30.8 | 697,757 | 1,358,764 |
| Northwest | 15 | 18 | -16.7 | 5,432,599 | 34,571,991 |
| Bankruptcies | 12 | 15 | -20.0 | 3,060,480 | 8,023,998 |
| Proposals | 4 | 3 | 33.3 | 2,372,119 | 26,547,993 |
| **Manitoba** | **57** | **67** | **-14.9** | **14,415,587** | **28,634,925** |
| **Bankruptcies** | **48** | **55** | **-12.7** | **12,786,741** | **27,433,622** |
| **Proposals** | **9** | **12** | **-25.0** | **1,628,846** | **1,201,303** |
| Southeast | 6 | 7 | -14.3 | 2,576,003 | 2,190,702 |
| Bankruptcies | 6 | 7 | -14.3 | 2,576,003 | 2,190,702 |
| Proposals | 0 | 0 | – | 0 | 0 |
| South Central | 1 | 7 | -85.7 | 64,660 | 192,969 |
| Bankruptcies | 1 | 7 | -85.7 | 64,660 | 192,969 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Southwest | 14 | 12 | 16.7 | 839,278 | 3,065,030 |
| Bankruptcies | 13 | 8 | 62.5 | 836,278 | 2,832,395 |
| Proposals | 2 | 5 | -60.0 | 3,000 | 232,635 |
| North Central | 0 | 1 | -100.0 | 0 | 0 |
| Bankruptcies | 0 | 1 | -100.0 | 0 | 0 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Winnipeg | 26 | 27 | -3.7 | 8,985,360 | 19,631,218 |
| Bankruptcies | 23 | 19 | 21.1 | 8,985,360 | 19,631,218 |
| Proposals | 4 | 8 | -50.0 | 0 | 0 |
| Interlake | 3 | 2 | 50.0 | 272,380 | 1,687,391 |
| Bankruptcies | 3 | 2 | 50.0 | 272,380 | 1,687,391 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Parklands | 1 | 10 | -90.0 | 42,192 | 189,499 |
| Bankruptcies | 1 | 10 | -90.0 | 42,192 | 189,499 |
| Proposals | 0 | 0 | – | 0 | 0 |
| North | 4 | 1 | 300.0 | 1,635,714 | 1,678,116 |
| Bankruptcies | 1 | 1 | 0.0 | 9,868 | 709,448 |
| Proposals | 3 | 0 | – | 1,625,846 | 968,668 |
| **Saskatchewan** | **124** | **115** | **7.8** | **15,370,679** | **46,417,952** |
| **Bankruptcies** | **77** | **68** | **13.2** | **7,160,644** | **24,490,570** |
| **Proposals** | **47** | **47** | **0.0** | **8,210,035** | **21,927,382** |
| Regina - Moose Mountain | 44 | 47 | -6.4 | 7,172,166 | 11,116,597 |
| Bankruptcies | 25 | 19 | 31.6 | 3,224,983 | 6,312,934 |
| Proposals | 20 | 28 | -28.6 | 3,947,183 | 4,803,663 |

## Table 6: Insolvencies Filed by Businesses by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| Swift Current - Moose Jaw | 12 | 18 | -33.3 | 1,799,544 | 2,136,259 |
| Bankruptcies | 7 | 12 | -41.7 | 625,724 | 1,164,792 |
| Proposals | 6 | 6 | 0.0 | 1,173,820 | 971,467 |
| Saskatoon - Biggar | 30 | 21 | 42.9 | 2,884,916 | 8,345,493 |
| Bankruptcies | 21 | 14 | 50.0 | 682,861 | 5,454,351 |
| Proposals | 9 | 7 | 28.6 | 2,202,055 | 2,891,142 |
| Yorkton - Melville | 15 | 18 | -16.7 | 2,124,318 | 9,617,260 |
| Bankruptcies | 13 | 13 | 0.0 | 2,050,665 | 9,441,813 |
| Proposals | 3 | 4 | -25.0 | 73,653 | 175,447 |
| Prince Albert | 19 | 12 | 58.3 | 1,389,734 | 15,202,343 |
| Bankruptcies | 12 | 10 | 20.0 | 576,410 | 2,116,679 |
| Proposals | 8 | 2 | 300.0 | 813,324 | 13,085,664 |
| Northern | 0 | 0 | – | 0 | 0 |
| Bankruptcies | 0 | 0 | – | 0 | 0 |
| Proposals | 0 | 0 | – | 0 | 0 |
| **Alberta** | **141** | **194** | **-27.3** | **489,026,765** | **839,902,393** |
| **Bankruptcies** | **105** | **137** | **-23.4** | **468,476,931** | **796,044,194** |
| **Proposals** | **36** | **57** | **-36.8** | **20,549,834** | **43,858,199** |
| Lethbridge - Medicine Hat | 6 | 6 | 0.0 | 419,533 | 2,074,104 |
| Bankruptcies | 5 | 4 | 25.0 | 399,930 | 2,017,743 |
| Proposals | 1 | 2 | -50.0 | 19,603 | 56,361 |
| Camrose - Drumheller | 8 | 12 | -33.3 | 330,747 | 1,822,371 |
| Bankruptcies | 7 | 9 | -22.2 | 322,956 | 1,789,067 |
| Proposals | 1 | 2 | -50.0 | 7,791 | 33,304 |
| Calgary | 62 | 105 | -41.0 | 169,478,106 | 301,366,638 |
| Bankruptcies | 46 | 84 | -45.2 | 149,628,045 | 266,188,723 |
| Proposals | 16 | 21 | -23.8 | 19,850,061 | 35,177,915 |
| Banff - Jasper - Rocky Mountain House | 2 | 1 | 100.0 | 593,295 | 675,693 |
| Bankruptcies | 2 | 1 | 100.0 | 593,295 | 675,693 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Red Deer | 13 | 9 | 44.4 | 2,110,287 | 6,997,164 |
| Bankruptcies | 8 | 7 | 14.3 | 1,982,981 | 6,468,918 |
| Proposals | 5 | 2 | 150.0 | 127,306 | 528,246 |
| Edmonton | 43 | 45 | -4.4 | 316,038,188 | 520,759,115 |
| Bankruptcies | 33 | 19 | 73.7 | 315,493,115 | 518,446,561 |
| Proposals | 10 | 26 | -61.5 | 545,073 | 2,312,554 |
| Athabasca - Grande Prairie - Peace River | 3 | 14 | -78.6 | 1 | 5,749,818 |
| Bankruptcies | 0 | 11 | -100.0 | 0 | 0 |
| Proposals | 3 | 3 | 0.0 | 1 | 5,749,818 |
| Wood Buffalo - Cold Lake | 2 | 2 | 0.0 | 56,609 | 457,488 |
| Bankruptcies | 2 | 2 | 0.0 | 56,609 | 457,488 |
| Proposals | 0 | 0 | – | 0 | 0 |

## Table 6: Insolvencies Filed by Businesses by ER (cont'd)

| | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 | |
| **British Columbia** | **256** | **255** | **0.4** | **278,132,351** | **709,069,085** |
| **Bankruptcies** | **200** | **189** | **5.8** | **181,645,141** | **680,751,547** |
| **Proposals** | **56** | **66** | **-15.2** | **96,487,210** | **28,317,538** |
| Vancouver Island and Coast | 44 | 64 | -31.3 | 29,889,759 | 229,940,981 |
| Bankruptcies | 39 | 40 | -2.5 | 27,464,932 | 214,695,943 |
| Proposals | 5 | 24 | -79.2 | 2,424,827 | 15,245,038 |
| Lower Mainland - Southwest | 168 | 118 | 42.4 | 244,063,669 | 302,355,793 |
| Bankruptcies | 130 | 86 | 51.2 | 150,199,183 | 290,655,182 |
| Proposals | 39 | 32 | 21.9 | 93,864,486 | 11,700,611 |
| Thompson - Okanagan | 30 | 62 | -51.6 | 3,416,972 | 170,255,671 |
| Bankruptcies | 24 | 54 | -55.6 | 3,219,075 | 168,883,782 |
| Proposals | 7 | 8 | -12.5 | 197,897 | 1,371,889 |
| Kootenay | 6 | 7 | -14.3 | 11,992 | 4,659,784 |
| Bankruptcies | 3 | 5 | -40.0 | 11,992 | 4,659,784 |
| Proposals | 3 | 1 | 200.0 | 0 | 0 |
| Cariboo | 2 | 2 | 0.0 | 24,019 | 266,450 |
| Bankruptcies | 2 | 1 | 100.0 | 24,019 | 266,450 |
| Proposals | 0 | 1 | -100.0 | 0 | 0 |
| North Coast | 0 | 0 | – | 0 | 0 |
| Bankruptcies | 0 | 0 | – | 0 | 0 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Nechako | 0 | 0 | – | 0 | 0 |
| Bankruptcies | 0 | 0 | – | 0 | 0 |
| Proposals | 0 | 0 | – | 0 | 0 |
| Northeast | 3 | 3 | 0.0 | 725,941 | 1,590,406 |
| Bankruptcies | 2 | 3 | -33.3 | 725,941 | 1,590,406 |
| Proposals | 1 | 0 | – | 0 | 0 |
| **Northwest Territories** | **0** | **0** | – | **0** | **0** |
| **Bankruptcies** | **0** | **0** | – | **0** | **0** |
| **Proposals** | **0** | **0** | – | **0** | **0** |
| **Yukon Territory** | **1** | **2** | **-50.0** | **0** | **0** |
| **Bankruptcies** | **0** | **2** | **-100.0** | **0** | **0** |
| **Proposals** | **1** | **0** | – | **0** | **0** |
| **Nunavut** | **1** | **0** | – | **279,459** | **1,188,655** |
| **Bankruptcies** | **1** | **0** | – | **279,459** | **1,188,655** |
| **Proposals** | **0** | **0** | – | **0** | **0** |

## Table 7: Insolvencies Filed by Consumers by CMA

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **St. John's** | **N.L.** | **512** | **586** | **-12.6** | **41,690,304** | **59,755,117** |
| Bankruptcies | | 434 | 516 | -15.9 | 28,592,659 | 46,635,139 |
| Proposals | | 78 | 70 | 11.4 | 13,097,645 | 13,119,978 |
| **Halifax** | **N.S.** | **1,914** | **1,744** | **9.7** | **171,364,924** | **213,612,502** |
| Bankruptcies | | 1,382 | 1,265 | 9.2 | 92,046,262 | 140,706,954 |
| Proposals | | 532 | 479 | 11.1 | 79,318,662 | 72,905,548 |
| **Moncton** | **N.B.** | **905** | **861** | **5.1** | **83,108,200** | **113,614,354** |
| Bankruptcies | | 614 | 606 | 1.3 | 43,907,625 | 72,521,138 |
| Proposals | | 291 | 255 | 14.1 | 39,200,575 | 41,093,216 |
| **Saint John** | **N.B.** | **761** | **719** | **5.8** | **72,865,250** | **95,907,779** |
| Bankruptcies | | 512 | 513 | -0.2 | 39,695,306 | 62,613,362 |
| Proposals | | 249 | 206 | 20.9 | 33,169,944 | 33,294,417 |
| **Saguenay** | **Que.** | **718** | **605** | **18.7** | **52,091,981** | **57,918,940** |
| Bankruptcies | | 463 | 385 | 20.3 | 25,654,179 | 34,352,133 |
| Proposals | | 255 | 220 | 15.9 | 26,437,802 | 23,566,807 |
| **Québec** | **Que.** | **2,699** | **2,653** | **1.7** | **164,528,740** | **224,284,627** |
| Bankruptcies | | 1,748 | 1,867 | -6.4 | 64,081,555 | 122,161,781 |
| Proposals | | 951 | 786 | 21.0 | 100,447,185 | 102,122,846 |
| **Sherbrooke** | **Que.** | **871** | **858** | **1.5** | **47,942,742** | **78,701,716** |
| Bankruptcies | | 599 | 652 | -8.1 | 21,142,954 | 53,446,635 |
| Proposals | | 272 | 206 | 32.0 | 26,799,788 | 25,255,081 |
| **Trois-Rivières** | **Que.** | **726** | **702** | **3.4** | **38,439,002** | **62,561,040** |
| Bankruptcies | | 485 | 509 | -4.7 | 15,549,724 | 38,048,808 |
| Proposals | | 241 | 193 | 24.9 | 22,889,278 | 24,512,232 |
| **Montréal** | **Que.** | **19,376** | **19,434** | **-0.3** | **1,390,573,602** | **2,428,779,831** |
| Bankruptcies | | 11,055 | 11,930 | -7.3 | 426,891,865 | 1,460,145,753 |
| Proposals | | 8,321 | 7,504 | 10.9 | 963,681,737 | 968,634,078 |
| **Ottawa - Gatineau** | **Ont./Que** | **4,377** | **4,337** | **0.9** | **392,826,514** | **496,955,952** |
| Bankruptcies | | 2,494 | 2,629 | -5.1 | 145,583,855 | 242,456,190 |
| Proposals | | 1,883 | 1,708 | 10.2 | 247,242,659 | 254,499,762 |
| **Kingston** | **Ont.** | **525** | **492** | **6.7** | **42,160,393** | **54,670,828** |
| Bankruptcies | | 320 | 319 | 0.3 | 14,104,052 | 26,645,596 |
| Proposals | | 205 | 173 | 18.5 | 28,056,341 | 28,025,232 |
| **Peterborough** | **Ont.** | **393** | **385** | **2.1** | **35,052,946** | **42,565,363** |
| Bankruptcies | | 183 | 212 | -13.7 | 8,206,875 | 19,861,999 |
| Proposals | | 210 | 173 | 21.4 | 26,846,071 | 22,703,364 |
| **Oshawa** | **Ont.** | **1,204** | **1,441** | **-16.4** | **134,699,090** | **147,481,568** |
| Bankruptcies | | 457 | 550 | -16.9 | 22,699,494 | 50,458,276 |
| Proposals | | 747 | 891 | -16.2 | 111,999,596 | 97,023,292 |

## Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **Toronto** | **Ont.** | **15,169** | **16,371** | **-7.3** | **1,100,683,612** | **1,833,597,612** |
| Bankruptcies | | 6,032 | 6,714 | -10.2 | 203,032,897 | 804,013,864 |
| Proposals | | 9,137 | 9,657 | -5.4 | 897,650,715 | 1,029,583,748 |
| **Hamilton** | **Ont.** | **2,092** | **2,497** | **-16.2** | **169,062,878** | **232,461,413** |
| Bankruptcies | | 956 | 1,136 | -15.8 | 35,782,849 | 94,539,685 |
| Proposals | | 1,136 | 1,361 | -16.5 | 133,280,029 | 137,921,728 |
| **St. Catharines - Niagara** | **Ont.** | **1,622** | **1,683** | **-3.6** | **162,937,252** | **202,735,154** |
| Bankruptcies | | 797 | 845 | -5.7 | 51,480,261 | 95,634,539 |
| Proposals | | 825 | 838 | -1.6 | 111,456,991 | 107,100,615 |
| **Kitchener** | **Ont.** | **1,516** | **1,543** | **-1.7** | **133,207,375** | **168,588,746** |
| Bankruptcies | | 779 | 795 | -2.0 | 37,421,832 | 78,398,321 |
| Proposals | | 737 | 748 | -1.5 | 95,785,543 | 90,190,425 |
| **Brantford** | **Ont.** | **463** | **508** | **-8.9** | **42,452,582** | **55,493,614** |
| Bankruptcies | | 200 | 251 | -20.3 | 12,827,706 | 27,329,368 |
| Proposals | | 263 | 257 | 2.3 | 29,624,876 | 28,164,246 |
| **Guelph** | **Ont.** | **328** | **371** | **-11.6** | **26,584,458** | **37,067,254** |
| Bankruptcies | | 168 | 206 | -18.4 | 6,848,307 | 15,979,067 |
| Proposals | | 160 | 165 | -3.0 | 19,736,151 | 21,088,187 |
| **London** | **Ont.** | **1,913** | **2,067** | **-7.5** | **165,227,423** | **207,573,788** |
| Bankruptcies | | 996 | 1,190 | -16.3 | 49,347,964 | 97,662,723 |
| Proposals | | 917 | 877 | 4.6 | 115,879,459 | 109,911,065 |
| **Windsor** | **Ont.** | **1,156** | **1,322** | **-12.6** | **100,955,772** | **131,831,696** |
| Bankruptcies | | 584 | 794 | -26.4 | 32,116,234 | 58,423,174 |
| Proposals | | 572 | 528 | 8.3 | 68,839,538 | 73,408,522 |
| **Barrie** | **Ont.** | **829** | **921** | **-10.0** | **90,431,329** | **102,883,274** |
| Bankruptcies | | 376 | 463 | -18.8 | 16,137,698 | 35,507,154 |
| Proposals | | 453 | 458 | -1.1 | 74,293,631 | 67,376,120 |
| **Greater Sudbury** | **Ont.** | **729** | **772** | **-5.6** | **70,661,966** | **77,309,775** |
| Bankruptcies | | 362 | 429 | -15.6 | 19,022,656 | 33,900,167 |
| Proposals | | 367 | 343 | 7.0 | 51,639,310 | 43,409,608 |
| **Thunder Bay** | **Ont.** | **288** | **293** | **-1.7** | **18,308,701** | **24,920,241** |
| Bankruptcies | | 184 | 203 | -9.4 | 7,502,244 | 13,634,867 |
| Proposals | | 104 | 90 | 15.6 | 10,806,457 | 11,285,374 |
| **Winnipeg** | **Man.** | **1,133** | **1,149** | **-1.4** | **80,480,229** | **121,364,247** |
| Bankruptcies | | 747 | 776 | -3.7 | 40,578,175 | 79,435,796 |
| Proposals | | 386 | 373 | 3.5 | 39,902,054 | 41,928,451 |
| **Regina** | **Sask.** | **425** | **340** | **25.0** | **53,628,495** | **55,590,431** |
| Bankruptcies | | 226 | 173 | 30.6 | 16,052,341 | 25,303,375 |
| Proposals | | 199 | 167 | 19.2 | 37,576,154 | 30,287,056 |

## Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **Saskatoon** | **Sask.** | **518** | **459** | **12.9** | **75,249,481** | **75,383,287** |
| Bankruptcies | | 292 | 301 | -3.0 | 27,072,279 | 37,655,873 |
| Proposals | | 226 | 158 | 43.0 | 48,177,202 | 37,727,414 |
| **Calgary** | **Alta.** | **2,705** | **2,771** | **-2.4** | **336,178,882** | **452,992,468** |
| Bankruptcies | | 1,178 | 1,555 | -24.2 | 88,640,005 | 188,552,359 |
| Proposals | | 1,527 | 1,216 | 25.6 | 247,538,877 | 264,440,109 |
| **Edmonton** | **Alta.** | **2,411** | **2,504** | **-3.7** | **288,556,988** | **383,123,166** |
| Bankruptcies | | 1,160 | 1,329 | -12.7 | 98,258,469 | 184,715,312 |
| Proposals | | 1,251 | 1,175 | 6.5 | 190,298,519 | 198,407,854 |
| **Kelowna** | **B.C.** | **593** | **607** | **-2.3** | **87,175,203** | **125,386,319** |
| Bankruptcies | | 310 | 339 | -8.6 | 36,407,373 | 72,173,706 |
| Proposals | | 283 | 268 | 5.6 | 50,767,830 | 53,212,613 |
| **Abbotsford** | **B.C.** | **522** | **507** | **3.0** | **66,129,116** | **90,021,491** |
| Bankruptcies | | 312 | 314 | -0.6 | 35,608,969 | 56,252,531 |
| Proposals | | 210 | 193 | 8.8 | 30,520,147 | 33,768,960 |
| **Vancouver** | **B.C.** | **5,012** | **5,288** | **-5.2** | **491,895,450** | **812,624,086** |
| Bankruptcies | | 2,581 | 3,038 | -15.0 | 176,268,481 | 467,564,381 |
| Proposals | | 2,431 | 2,250 | 8.0 | 315,626,969 | 345,059,705 |
| **Victoria** | **B.C.** | **1,096** | **1,112** | **-1.4** | **146,144,804** | **182,797,715** |
| Bankruptcies | | 595 | 662 | -10.1 | 51,181,995 | 92,073,401 |
| Proposals | | 501 | 450 | 11.3 | 94,962,809 | 90,724,314 |

## Table 8: Insolvencies Filed by Businesses by CMA

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **St. John's** | **N.L.** | **15** | **6** | **150.0** | **986,730** | **5,829,100** |
| Bankruptcies | | 12 | 5 | 140.0 | 924,299 | 5,545,120 |
| Proposals | | 3 | 1 | 200.0 | 62,431 | 283,980 |
| **Halifax** | **N.S.** | **33** | **53** | **-37.7** | **3,894,243** | **19,624,099** |
| Bankruptcies | | 26 | 42 | -38.1 | 3,338,666 | 17,692,159 |
| Proposals | | 7 | 11 | -36.4 | 555,577 | 1,931,940 |
| **Moncton** | **N.B.** | **15** | **19** | **-21.1** | **1,580,791** | **7,441,355** |
| Bankruptcies | | 12 | 16 | -25.0 | 1,580,791 | 3,931,221 |
| Proposals | | 3 | 3 | 0.0 | 0 | 3,510,134 |
| **Saint John** | **N.B.** | **10** | **14** | **-28.6** | **4,567,480** | **13,664,695** |
| Bankruptcies | | 7 | 11 | -36.4 | 1,016,586 | 2,222,490 |
| Proposals | | 3 | 3 | 0.0 | 3,550,894 | 11,442,205 |
| **Saguenay** | **Que.** | **26** | **25** | **4.0** | **1,181,330** | **19,490,102** |
| Bankruptcies | | 16 | 18 | -11.1 | 1,067,323 | 7,988,560 |
| Proposals | | 10 | 7 | 42.9 | 114,007 | 11,501,542 |
| **Québec** | **Que.** | **202** | **175** | **15.4** | **24,614,959** | **131,948,372** |
| Bankruptcies | | 147 | 131 | 12.2 | 20,418,026 | 62,325,976 |
| Proposals | | 55 | 44 | 25.0 | 4,196,933 | 69,622,396 |
| **Sherbrooke** | **Que.** | **39** | **29** | **34.5** | **4,583,671** | **34,838,949** |
| Bankruptcies | | 27 | 25 | 8.0 | 1,944,307 | 10,758,057 |
| Proposals | | 12 | 4 | 200.0 | 2,639,364 | 24,080,892 |
| **Trois-Rivières** | **Que.** | **33** | **42** | **-21.4** | **603,251** | **51,862,245** |
| Bankruptcies | | 25 | 26 | -3.8 | 603,244 | 3,983,892 |
| Proposals | | 8 | 16 | -50.0 | 7 | 47,878,353 |
| **Montréal** | **Que.** | **1,248** | **1,229** | **1.5** | **115,063,215** | **1,570,726,875** |
| Bankruptcies | | 887 | 905 | -2.0 | 98,675,529 | 645,351,101 |
| Proposals | | 361 | 324 | 11.4 | 16,387,686 | 925,375,774 |
| **Ottawa - Gatineau** | **Ont./Que** | **178** | **169** | **5.3** | **11,123,220** | **53,356,354** |
| Bankruptcies | | 123 | 128 | -3.9 | 7,777,315 | 43,012,350 |
| Proposals | | 55 | 41 | 34.1 | 3,345,905 | 10,344,004 |
| **Kingston** | **Ont.** | **8** | **8** | **0.0** | **1,287,051** | **4,931,455** |
| Bankruptcies | | 6 | 7 | -14.3 | 545,975 | 3,612,709 |
| Proposals | | 2 | 1 | 100.0 | 741,076 | 1,318,746 |
| **Peterborough** | **Ont.** | **1** | **5** | **-80.0** | **501** | **78,001** |
| Bankruptcies | | 1 | 5 | -80.0 | 501 | 78,001 |
| Proposals | | 0 | 0 | -- | 0 | 0 |
| **Oshawa** | **Ont.** | **29** | **35** | **-17.1** | **688,405** | **8,271,736** |
| Bankruptcies | | 25 | 34 | -26.5 | 505,252 | 7,580,435 |
| Proposals | | 4 | 1 | 300.0 | 183,153 | 691,301 |

## Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **Toronto** | **Ont.** | **492** | **619** | **-20.5** | **100,744,885** | **937,309,320** |
| Bankruptcies | | 368 | 466 | -21.0 | 92,997,241 | 656,843,233 |
| Proposals | | 124 | 153 | -19.0 | 7,747,644 | 280,466,087 |
| **Hamilton** | **Ont.** | **47** | **55** | **-14.5** | **7,203,118** | **31,602,628** |
| Bankruptcies | | 37 | 43 | -14.0 | 7,127,770 | 30,627,292 |
| Proposals | | 10 | 12 | -16.7 | 75,348 | 975,336 |
| **St. Catharines - Niagara** | **Ont.** | **36** | **33** | **9.1** | **5,695,926** | **43,387,004** |
| Bankruptcies | | 28 | 29 | -3.4 | 4,441,356 | 39,119,647 |
| Proposals | | 8 | 4 | 100.0 | 1,254,570 | 4,267,357 |
| **Kitchener** | **Ont.** | **33** | **32** | **3.1** | **4,706,103** | **50,895,571** |
| Bankruptcies | | 29 | 25 | 16.0 | 4,251,102 | 49,992,975 |
| Proposals | | 4 | 7 | -42.9 | 455,001 | 902,596 |
| **Brantford** | **Ont.** | **14** | **13** | **7.7** | **956,068** | **5,271,079** |
| Bankruptcies | | 10 | 13 | -23.1 | 888,388 | 5,180,964 |
| Proposals | | 4 | 0 | -- | 67,680 | 90,115 |
| **Guelph** | **Ont.** | **2** | **7** | **-71.4** | **589,739** | **1,722,549** |
| Bankruptcies | | 2 | 7 | -71.4 | 589,739 | 1,722,549 |
| Proposals | | 0 | 0 | -- | 0 | 0 |
| **London** | **Ont.** | **28** | **22** | **27.3** | **1,572,525** | **9,771,566** |
| Bankruptcies | | 20 | 15 | 33.3 | 1,488,691 | 8,751,640 |
| Proposals | | 8 | 7 | 14.3 | 83,834 | 1,019,926 |
| **Windsor** | **Ont.** | **28** | **22** | **27.3** | **3,370,092** | **24,875,532** |
| Bankruptcies | | 26 | 21 | 23.8 | 3,370,092 | 24,711,739 |
| Proposals | | 2 | 1 | 100.0 | 0 | 163,793 |
| **Barrie** | **Ont.** | **19** | **19** | **0.0** | **1,439,102** | **7,291,490** |
| Bankruptcies | | 14 | 16 | -12.5 | 487,264 | 4,371,865 |
| Proposals | | 5 | 3 | 66.7 | 951,838 | 2,919,625 |
| **Greater Sudbury** | **Ont.** | **12** | **7** | **71.4** | **906,817** | **10,946,172** |
| Bankruptcies | | 8 | 5 | 60.0 | 345,105 | 10,024,605 |
| Proposals | | 4 | 2 | 100.0 | 561,712 | 921,567 |
| **Thunder Bay** | **Ont.** | **10** | **10** | **0.0** | **3,223,620** | **27,173,298** |
| Bankruptcies | | 8 | 8 | 0.0 | 2,081,725 | 6,242,717 |
| Proposals | | 2 | 2 | 0.0 | 1,141,895 | 20,930,581 |
| **Winnipeg** | **Man.** | **29** | **24** | **20.8** | **10,148,030** | **14,819,729** |
| Bankruptcies | | 25 | 18 | 38.9 | 10,148,030 | 14,819,729 |
| Proposals | | 4 | 6 | -33.3 | 0 | 0 |
| **Regina** | **Sask.** | **32** | **32** | **0.0** | **5,748,982** | **8,712,038** |
| Bankruptcies | | 20 | 14 | 42.9 | 2,682,864 | 4,933,281 |
| Proposals | | 12 | 18 | -33.3 | 3,066,118 | 3,778,757 |

## Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

| | Province | Volume | | | Assets Declared at the Time of Filing ($) | Liabilities Declared at the Time of Filing ($) |
|---|---|---|---|---|---|---|
| | | 2014 | 2013 | % Change | 2014 | |
| **Saskatoon** | **Sask.** | **24** | **17** | **41.2** | **2,245,993** | **7,315,511** |
| Bankruptcies | | 18 | 11 | 63.6 | 661,711 | 5,114,756 |
| Proposals | | 6 | 6 | 0.0 | 1,584,282 | 2,200,755 |
| **Calgary** | **Alta.** | **56** | **93** | **-39.8** | **166,534,802** | **303,692,405** |
| Bankruptcies | | 41 | 74 | -44.6 | 146,788,588 | 269,988,101 |
| Proposals | | 15 | 19 | -21.1 | 19,746,214 | 33,704,304 |
| **Edmonton** | **Alta.** | **41** | **43** | **-4.7** | **312,639,451** | **532,322,552** |
| Bankruptcies | | 32 | 19 | 68.4 | 312,097,230 | 530,106,871 |
| Proposals | | 9 | 24 | -62.5 | 542,221 | 2,215,681 |
| **Kelowna** | **B.C.** | **10** | **24** | **-58.3** | **1,335,495** | **75,734,477** |
| Bankruptcies | | 7 | 21 | -66.7 | 1,175,398 | 74,650,004 |
| Proposals | | 3 | 3 | 0.0 | 160,097 | 1,084,473 |
| **Abbotsford** | **B.C.** | **9** | **4** | **125.0** | **274,730** | **1,175,811** |
| Bankruptcies | | 2 | 3 | -33.3 | 245,017 | 961,297 |
| Proposals | | 7 | 1 | 600.0 | 29,713 | 214,514 |
| **Vancouver** | **B.C.** | **140** | **103** | **35.9** | **237,459,488** | **280,320,663** |
| Bankruptcies | | 110 | 74 | 48.6 | 143,624,715 | 268,834,566 |
| Proposals | | 30 | 29 | 3.4 | 93,834,773 | 11,486,097 |
| **Victoria** | **B.C.** | **23** | **30** | **-23.3** | **21,182,693** | **184,765,892** |
| Bankruptcies | | 18 | 21 | -14.3 | 18,757,866 | 169,520,854 |
| Proposals | | 5 | 9 | -44.4 | 2,424,827 | 15,245,038 |

## Table 9: Receiverships

| | Volume | | | Declared Assets ($) |
|---|---|---|---|---|
| | 2014 | 2013 | % Change | 2014 |
| **Newfoundland and Labrador** | **4** | **7** | **-42.9** | **1,125,000** |
| Court appointed | 1 | 0 | – | 800,000 |
| Privately appointed | 3 | 7 | -57.1 | 325,000 |
| **Prince Edward Island** | **3** | **3** | **0.0** | **3,000** |
| Court appointed | 2 | 0 | – | 2,000 |
| Privately appointed | 1 | 3 | -66.7 | 1,000 |
| **Nova Scotia** | **22** | **27** | **-18.5** | **37,936,820** |
| Court appointed | 5 | 5 | 0.0 | 30,065,965 |
| Privately appointed | 17 | 22 | -22.7 | 7,870,855 |
| **New Brunswick** | **13** | **17** | **-23.5** | **10,592,889** |
| Court appointed | 0 | 2 | -100.0 | 0 |
| Privately appointed | 13 | 15 | -13.3 | 10,592,889 |
| **Quebec** | **37** | **34** | **8.8** | **141,505,446** |
| Court appointed | 35 | 21 | 66.7 | 139,833,909 |
| Privately appointed | 2 | 13 | -84.6 | 1,671,537 |
| **Ontario** | **298** | **410** | **-27.3** | **573,164,216** |
| Court appointed | 163 | 246 | -33.7 | 468,625,406 |
| Privately appointed | 135 | 164 | -17.7 | 104,538,810 |
| **Manitoba** | **7** | **5** | **40.0** | **29,614,642** |
| Court appointed | 4 | 0 | – | 27,415,451 |
| Privately appointed | 3 | 5 | -40.0 | 2,199,191 |
| **Saskatchewan** | **9** | **10** | **-10.0** | **105,939,115** |
| Court appointed | 7 | 5 | 40.0 | 105,545,791 |
| Privately appointed | 2 | 5 | -60.0 | 393,324 |
| **Alberta** | **49** | **62** | **-21.0** | **529,056,380** |
| Court appointed | 41 | 47 | -12.8 | 524,308,476 |
| Privately appointed | 8 | 15 | -46.7 | 4,747,904 |
| **British Columbia** | **75** | **80** | **-6.3** | **4,687,857** |
| Court appointed | 38 | 44 | -13.6 | 38,000 |
| Privately appointed | 37 | 36 | 2.8 | 4,649,857 |
| **Northwest Territories** | **0** | **1** | **-100.0** | **0** |
| Court appointed | 0 | 1 | -100.0 | 0 |
| Privately appointed | 0 | 0 | – | 0 |
| **Yukon** | **0** | **0** | **–** | **0** |
| Court appointed | 0 | 0 | – | 0 |
| Privately appointed | 0 | 0 | – | 0 |
| **Nunavut** | **0** | **0** | **–** | **0** |
| Court appointed | 0 | 0 | – | 0 |
| Privately appointed | 0 | 0 | – | 0 |
| **Canada** | **517** | **656** | **-21.2** | **1,433,625,365** |
| **Court appointed** | **296** | **371** | **-20.2** | **1,296,634,998** |
| **Privately appointed** | **221** | **285** | **-22.5** | **136,990,367** |

## Table 10: Consolidation of All Files Closed in 2013

| | Number of Files | Assets ($) | Liabilities ($) | Deficit ($) | Total Receipts ($) | Administrative Expenses ($) | Dividends ($) |
|---|---|---|---|---|---|---|---|
| **Newfoundland and Labrador** | **1,545** | **82,033,882** | **150,404,938** | **68,371,056** | **14,009,798** | **6,899,075** | **7,110,722** |
| Bankruptcies | 1,424 | 64,411,515 | 116,818,602 | 52,407,087 | 8,669,280 | 5,446,770 | 3,222,510 |
| Proposals | 121 | 17,622,366 | 33,586,336 | 15,963,970 | 5,340,518 | 1,452,306 | 3,888,212 |
| **Prince Edward Island** | **635** | **42,390,000** | **76,514,179** | **34,124,179** | **4,037,173** | **2,081,573** | **1,955,600** |
| Bankruptcies | 548 | 28,527,031 | 58,117,760 | 29,590,728 | 2,228,954 | 1,581,566 | 647,388 |
| Proposals | 87 | 13,862,969 | 18,396,419 | 4,533,450 | 1,808,219 | 500,007 | 1,308,212 |
| **Nova Scotia** | **4,543** | **332,513,149** | **518,217,800** | **185,704,651** | **31,717,670** | **16,649,314** | **15,068,356** |
| Bankruptcies | 3,649 | 229,781,300 | 404,653,289 | 174,871,989 | 19,235,573 | 12,772,395 | 6,463,177 |
| Proposals | 894 | 102,731,849 | 113,564,511 | 10,832,662 | 12,482,097 | 3,876,919 | 8,605,179 |
| **New Brunswick** | **3,932** | **338,974,510** | **1,679,080,078** | **1,340,105,569** | **25,265,300** | **14,613,922** | **10,651,378** |
| Bankruptcies | 3,227 | 250,834,192 | 1,547,940,203 | 1,297,106,011 | 15,423,585 | 10,442,337 | 4,981,248 |
| Proposals | 705 | 88,140,318 | 131,139,875 | 42,999,558 | 9,841,715 | 4,171,585 | 5,670,130 |
| **Quebec** | **36,612** | **2,454,110,570** | **5,219,244,497** | **2,765,133,927** | **349,360,979** | **186,281,306** | **163,079,673** |
| Bankruptcies | 27,105 | 1,200,032,977 | 3,043,755,328 | 1,843,722,351 | 172,808,107 | 113,492,642 | 59,315,465 |
| Proposals | 9,507 | 1,254,077,593 | 2,175,489,169 | 921,411,576 | 176,552,872 | 72,788,664 | 103,764,208 |
| **Ontario** | **48,363** | **4,598,271,565** | **7,125,696,276** | **2,527,424,711** | **566,054,646** | **223,931,212** | **342,123,434** |
| Bankruptcies | 27,493 | 1,709,322,250 | 3,842,142,662 | 2,132,820,412 | 247,047,361 | 120,656,446 | 126,390,915 |
| Proposals | 20,870 | 2,888,949,315 | 3,283,553,613 | 394,604,298 | 319,007,285 | 103,274,766 | 215,732,519 |
| **Manitoba** | **2,240** | **172,887,528** | **298,229,904** | **125,342,376** | **25,731,267** | **11,483,884** | **14,247,383** |
| Bankruptcies | 1,618 | 108,217,964 | 228,717,971 | 120,500,007 | 15,156,975 | 7,652,088 | 7,504,887 |
| Proposals | 622 | 64,669,564 | 69,511,933 | 4,842,369 | 10,574,292 | 3,831,797 | 6,742,496 |
| **Saskatchewan** | **2,166** | **411,673,819** | **398,744,067** | **-12,929,752** | **25,016,625** | **9,819,178** | **15,197,446** |
| Bankruptcies | 1,464 | 308,598,835 | 277,733,692 | -30,865,143 | 9,304,611 | 5,140,458 | 4,164,154 |
| Proposals | 702 | 103,074,984 | 121,010,375 | 17,935,391 | 15,712,014 | 4,678,721 | 11,033,293 |
| **Alberta** | **9,392** | **1,229,957,590** | **1,998,104,240** | **768,146,650** | **114,163,594** | **49,033,266** | **65,130,328** |
| Bankruptcies | 6,782 | 794,915,589 | 1,446,769,982 | 651,854,393 | 65,142,926 | 34,051,601 | 31,091,325 |
| Proposals | 2,610 | 435,042,001 | 551,334,258 | 116,292,257 | 49,020,668 | 14,981,665 | 34,039,002 |
| **British Columbia** | **11,759** | **1,421,514,774** | **3,031,006,814** | **1,609,492,040** | **115,042,367** | **52,691,685** | **62,350,683** |
| Bankruptcies | 8,793 | 916,760,770 | 2,416,567,008 | 1,499,806,237 | 63,508,997 | 36,443,725 | 27,065,273 |
| Proposals | 2,966 | 504,754,004 | 614,439,807 | 109,685,803 | 51,533,370 | 16,247,960 | 35,285,410 |
| **Northwest Territories** | **51** | **7,217,956** | **9,247,319** | **2,029,363** | **803,866** | **456,823** | **347,043** |
| Bankruptcies | 29 | 2,121,943 | 3,483,719 | 1,361,776 | 344,108 | 203,975 | 140,133 |
| Proposals | 22 | 5,096,013 | 5,763,600 | 667,587 | 459,758 | 252,848 | 206,910 |
| **Yukon** | **34** | **1,051,024** | **2,569,468** | **1,518,443** | **278,107** | **127,680** | **150,427** |
| Bankruptcies | 28 | 350,269 | 1,908,858 | 1,558,589 | 191,405 | 100,074 | 91,331 |
| Proposals | 6 | 700,755 | 660,609 | -40,146 | 86,702 | 27,606 | 59,096 |
| **Nunavut** | **6** | **11,601** | **1,012,672** | **1,001,071** | **509,775** | **95,950** | **413,826** |
| Bankruptcies | 5 | 11,600 | 426,047 | 414,447 | 129,489 | 34,393 | 95,096 |
| Proposals | 1 | 1 | 586,625 | 586,624 | 380,286 | 61,557 | 318,729 |
| **Canada** | **121,278** | **11,092,607,968** | **20,508,072,252** | **9,415,464,284** | **1,271,991,167** | **574,164,869** | **697,826,298** |
| **Bankruptcies** | **82,165** | **5,613,886,235** | **13,389,035,121** | **7,775,148,886** | **619,191,372** | **348,018,468** | **271,172,904** |
| **Proposals** | **39,113** | **5,478,721,733** | **7,119,037,132** | **1,640,315,398** | **652,799,795** | **226,146,401** | **426,653,394** |

## Table 11: Consumer Debtors Profile

| | Distribution of Insolvency Files (%) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age Group (Years) | | | | | | | | | | Sex | |
| | 18 to 24 | 25 to 29 | 30 to 34 | 35 to 39 | 40 to 44 | 45 to 49 | 50 to 54 | 55 to 59 | 60 to 64 | 65 and older | Women | Men |
| Newfoundland and Labrador | 4.1 | 9.8 | 12.6 | 15.1 | 12.9 | 12.4 | 9.6 | 7.5 | 5.6 | 10.4 | 51.3 | 48.7 |
| Prince Edward Island | 2.5 | 6.8 | 11.0 | 13.6 | 12.8 | 11.9 | 11.2 | 9.4 | 7.4 | 13.5 | 50.3 | 49.7 |
| Nova Scotia | 2.3 | 6.5 | 10.8 | 13.1 | 13.5 | 13.1 | 11.2 | 9.3 | 7.4 | 12.8 | 50.7 | 49.3 |
| New Brunswick | 2.4 | 6.9 | 10.8 | 14.1 | 14.5 | 12.6 | 11.9 | 9.2 | 7.2 | 10.5 | 50.6 | 49.4 |
| Quebec | 4.3 | 8.0 | 11.6 | 13.1 | 12.7 | 12.8 | 11.6 | 9.4 | 6.2 | 10.2 | 45.6 | 54.4 |
| Ontario | 2.1 | 6.7 | 11.2 | 12.9 | 13.8 | 13.9 | 13.1 | 9.9 | 7.1 | 9.4 | 47.8 | 52.2 |
| Manitoba | 3.3 | 7.3 | 12.5 | 13.4 | 13.4 | 12.5 | 12.4 | 9.2 | 5.9 | 10.2 | 46.5 | 53.5 |
| Saskatchewan | 2.4 | 7.2 | 12.3 | 13.0 | 12.5 | 13.8 | 12.7 | 9.8 | 6.3 | 9.9 | 47.3 | 52.7 |
| Alberta | 2.3 | 7.0 | 12.8 | 14.4 | 14.9 | 13.1 | 11.5 | 9.0 | 6.4 | 8.5 | 45.8 | 54.2 |
| British Columbia | 1.1 | 5.4 | 11.1 | 12.9 | 14.3 | 14.0 | 13.1 | 10.1 | 7.0 | 10.9 | 48.6 | 51.4 |
| Northwest Territories | 2.0 | 4.1 | 8.2 | 14.3 | 18.4 | 6.1 | 18.4 | 10.2 | 6.1 | 12.2 | 44.9 | 55.1 |
| Yukon | 0.0 | 10.3 | 15.4 | 2.6 | 15.4 | 12.8 | 12.8 | 10.3 | 10.3 | 10.3 | 48.7 | 51.3 |
| Nunavut | 0.0 | 16.7 | 16.7 | 0.0 | 0.0 | 50.0 | 0.0 | 16.7 | 0.0 | 0.0 | 50.0 | 50.0 |
| **Canada** | **2.9** | **7.1** | **11.5** | **13.2** | **13.5** | **13.3** | **12.3** | **9.6** | **6.7** | **10.0** | **47.2** | **52.8** |